

# The Aldine Press

A Typographic



Art Journal

Entered according to Act of Congress, in the year 1870, by James Scurron, Jr., in the Clerk's Office of the District Court of the United States for the Southern District of New York.

Vol. III.

NEW YORK, APRIL, 1870.

No. 4.

## CHATEAUBRIAND'S ATALA.

REV. J. CLEMENT FRENCH.

THIRD PAPER.

THE previous picture left the dark Indian, Chactas, brooding his sorrow, in the darker night, by the body of his enshrouded Atala. That was a scene of still, solemn, stony grief, fitly typified by the unresponsive rocks which echoed the muttered prayers of the monk. His watching being ended, it was equally the dictate of custom and propriety that the remains of the maiden be given to the earth, which both hides our treasures and heals our sorrows.

Chactas had borne the body of Atala upon his shoulder, frequently stopping to rest under the heavy burden, until the hermit indicated the place of sepulture.

There the grave had been excavated, literally, by their own hands. Says Chactas to René, in relating this scene: "O my son, you should have seen the youthful savage and the old hermit on their knees in front of each other in the desert, digging, with their hands, a grave for the poor girl, whose body lay stretched out close at hand, in the dried-up bed of a torrent." Doré has taken an occasional liberty with the facts of the drama recorded, when a closer adherence thereto would have given his delineations the enhanced power, both of truth, and of elements at once novel and weirdly impressive.

But the burial-scene is over. It was as simple in its ceremony as Indian custom could make it. Chactas took a little dust in his hand, and, observing a fearful silence, spread the earth over that forehead of eighteen springs; gradually the features disappeared, and her graces became hidden beneath the curtain of eternity. "And I finished," he says, "by covering Atala entirely with the earth of sleep."

During the succeeding night, the hermit had gone to the burial-place and erected a rude wooden cross above the newly-made grave. In the morning, Chactas, revisiting the sacred spot, discovers this token of friendship and religion, by which he is deeply moved.

The monk having forbidden his contemplated abode in the wilderness at the "Mission," he has now come for a final communion with the buried dead.

The last visible tie was to be severed. He could no longer look even upon the rounded turf, or the trees that kept their faithful, ghostly vigil around the precious dust. It was the crucial hour of his agony. "Three times," he says, "I

evoked the spirit of Atala; three times the genius of the desert responded to my cries beneath the funeral arch."

Doré has selected this moment for the picture which the above words subscribe.

It is not the purpose of the writer of these articles to enter into elaborate criticism of the styles of engraving. This was well done by a contributor to last month's ALDINE, in a con-

dashes indicating a pool of water—a black mass of over-arching rock with door open to the outer midnight—the moon not quite half shorn by intervening branches, and a congregation of columnar trees at the grotto's mouth. But what trees! Patches of blackness, yet each one a veiled and crape-wrapped mourner at the tomb of youth and beauty! With his usual art, which not even the "oracular" Ruskin

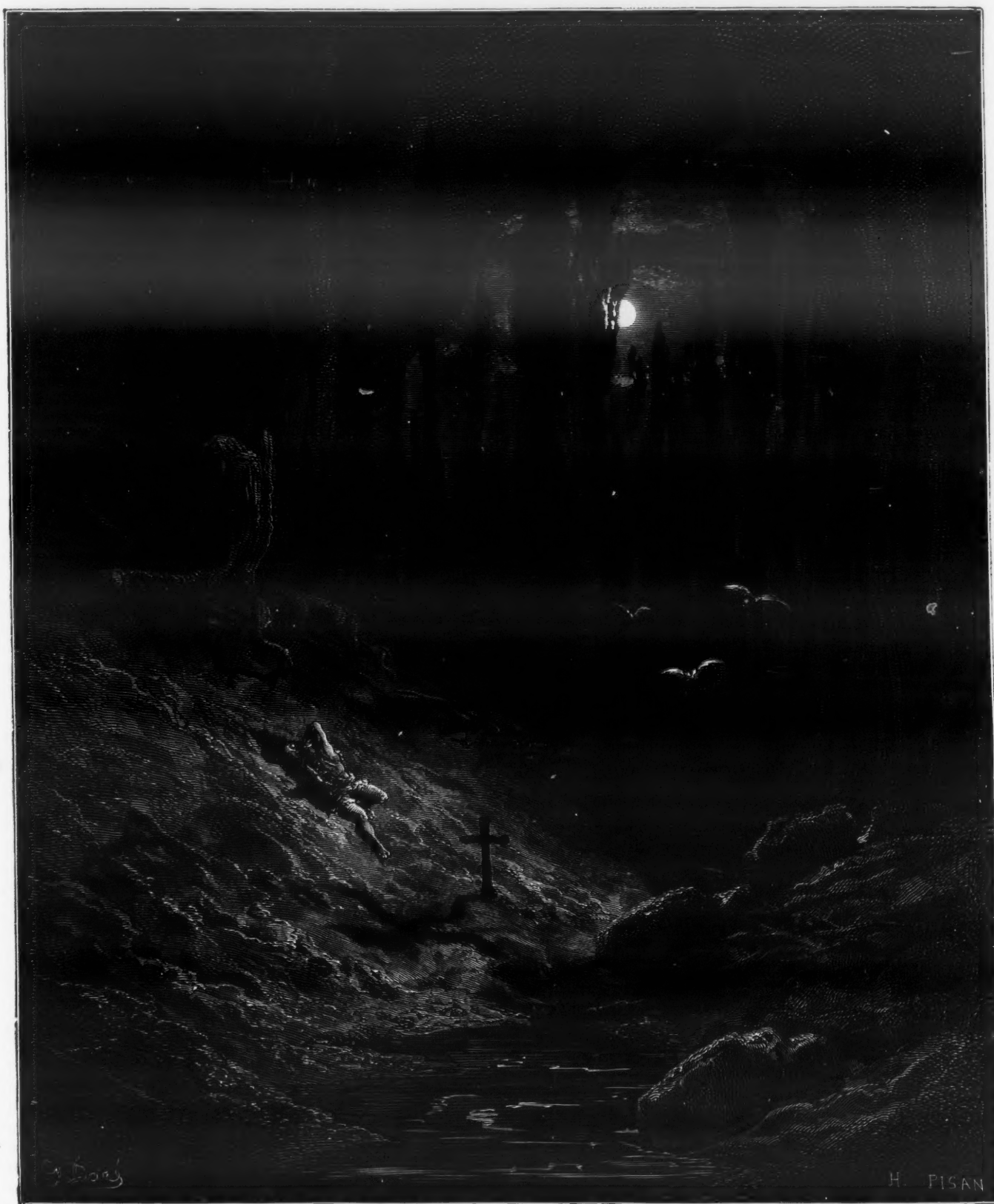
can successfully decry, Doré has forced our attention first upon the central figure of interest—Chactas—thrown backward upon the slope, in an attitude of terrible, spasmodic grief—every muscle knotted and tense—himself held to the earth by a weight of woe.

Close criticism might suggest the inquiry, whether this spectacle of wild, unruled agony consists with the historic and proverbial calmness and reticence of the American Indian. But Chactas was a savage, more than half-civilized, standing on the border-ground between nature and society, and as such, may be supposed to have neither the Spartan sticism of his race, nor the conquered self-subjection of the highest culture.

Whether such a manifested woe as that were to be lasting or transient, its present power is unmistakable. He hears not, he sees not the birds of the night which flap their wings along the dark ravine. The cross, flinging its wavy shadow upon the irregular surface of the ground, as yet has not the power to lift his soul on high, and speaks to his ear no language of either present consolation or coming resurrection and reunion.

We may recognize the poetic fiction of the author, by which it is said, "Three times the genius of the desert responded to my cries," but what that mystical character may have been, beyond the echo of the cavernous arch, the artist has not attempted to express by visible symbols, and the reader's imagination must supply.

The earth is dark and voiceless; the night wind intones no *miserere*; the forest trees seem holding their condolence closely to their breasts. And Chactas departs. Years bend him with their weight. Time tones down his grief, but does not obliterate the name of his early and only love from the tablet of his memory. The sequel is reserved for another picture, to be presented next month, which will bring those who have followed this simple story, to that continental, that world-wonder, that prolific inspiration of pencil and poesy, still defiant of them both—Niagara—at once the vortex and the voice of our magnificent inland seas.



From Doré's Atala, by permission of

Cassell, Petter & Galpin, London and New York.

CHACTAS AT THE GRAVE OF ATALA—Doré.

trast of the two large engravings on opposite pages. It is enough to observe simply, that the designer has studied in this, as in many of the illustrations of "Atala," to make the fewest elements and the simplest drawing do the largest work, both of expression and impression. In this, lies much of his sturdy, tremendous strength. He smites out great effects as with a ponderous mace, and does not prick them in with the cambric-needle minuteness of the preraphaelite.

Observe this scene! Passing by the anachronism which makes it night, when, by the tale, the scene is laid in the morning, we find—an irregular slope of ground—a few wavy



## The Aldine Press.

SUTTON, BOWNE & CO., Publishers,  
23 Liberty Street, New York.

THE ALDINE PRESS—an Illustrated Journal—published monthly—in paper and typography, the most beautiful and artistic ever issued; in point of literary merit, it is the intention of the Publishers that it shall be second to none.

### TERMS:

\$2.00 per annum, in advance. Specimen Copies, rolled, 20 Cents.

To avoid injury the papers will be mailed ON ROLLERS to all subscribers who make an additional remittance of 50 cents. The postage, if paid quarterly in advance at the office where received, is 24 cents per annum on rollers, 12 cents per annum in plain wrappers.

The Aldine Press has been regularly printed each month on a CAMPBELL CYLINDER PRESS, in a four page form, on dry paper, with GEORGE MATHER'S SON'S Ink.

BACK NUMBERS OF THE ALDINE.—The following are wanted: Vol. I., No. 1. Vol. II., Nos. 1 and 8. Any one who is willing to dispose of them will communicate with the publishers, stating price.

### THE AIM OF THE ALDINE.

THE editor of a paper in that convenient locality called "Out West" one day advertised for a "sub" who could write articles to please everybody, and also for a foreman who could make up the paper so that every man's advertisement should be at the top of a column. Had these been secured, we fear that the demand for similarly able men would have increased to such an extent that our brother of the quill could hardly have retained his valuable help even with the ever welcome incentive of extra wages.

It is neither the purpose nor the province of THE ALDINE to suit everybody. There are classes in our community to whose literary and artistic tastes we do not care to pander. There are in our time a hundred illustrated papers, differing from each other in some respects and alike in many others, whose only recommendation is the entire absence of merit either literary or pictorial. These we know are purchased and perused by such as desire so to do; and we must confess that this class is by no means a small one. To their choice they are welcome. To produce a paper perfect in typography was at first our only aim. As the days went by we saw a broader field opening before us in the wealth of beautiful illustrations which we could command. The favors kindly extended to us by our advertising patrons, as well as by subscribers, indicated a brighter future, inspiring us with a faith that our efforts are not wholly unappreciated, and that there is a place in the upper ranks of illustrated journalism for our paper.

The literary character of THE ALDINE has been, we think, steadily improving, and whatever may be our success in the future development of other departments, we intend to make this feature of the paper still brighter and better. While we have not the space for magazine articles long drawn out, exhaustively discussing every prominent question of the day, or of other days, we shall seek to give both variety and dignity to the matters treated in our broad columns; and, while leaving the well-known writers to their accustomed mediums, we shall use our utmost endeavors to find among the rising young writers of our country sufficient fresh and vigorous talent to avoid the ruts and grooves into which so many monthlies speedily subside.

We know well that a pictorial paper is generally judged by the character of its illustrations. In this department we have taken a step in advance of most of our contemporaries; and, while we are willing to be judged by what has already been accomplished, our aim is in this respect "Excelsior." In a word we mean that THE ALDINE shall be in every American home where the beautiful is welcomed and worshiped. When that day comes, and come it surely will, we shall doubtless receive due reward for our patient, persistent, and earnest efforts to produce perfection in artistic journalism. To secure such a success pluck and coöperation must constantly go hand in hand. The first-named quality we think is in our possession; we ask the exercise of the other on the part of the Press and the public.

### THEN AND NOW.

THERE are in New York to-day at least three hundred manipulators of color, the least skilled of whom would feel hurt to the quick did we write to him and neglect to put "Artist" on the back of our letter. In deference to this tender sensibility, we shall say, therefore, that to-day there are three hundred "Artists," or threabouts, in our Empire City. Of these, two hundred at least have a hard struggle to get

their daily bread. The incomes of the remaining hundred may be set down as ranging from one thousand to five thousand dollars per annum. There are probably half a dozen or so whose earnings, during the past five years, have averaged more than the larger sum named, but the smaller one more nearly represents the annual income of the majority of the fortunate hundred.

This is somewhat rough figuring, we admit, but smooth enough to suit our immediate purpose, which is simply to give some facts and figures, within the limits of a column, illustrative of the growth of the popular taste in Art during a quarter of a century.

When the writer on temperance desires to show the growth of the public appetite for strong drink, he tells us how much money was spent in its purchase ten years ago, or twenty, and how much is expended now, setting up before us the terrible table of figures, which shows the increase of thirst per capita, as his most convincing argument.

Following his example, and avoiding all those "glittering generalities" so much indulged in when the growth of a people's taste in Art is under consideration, let us approach the subject with our head full of figures—not figures of speech—and see what comes of the investigation.

Now as we know that these three hundred Artists pay on an average two hundred dollars each per year for studio rent, or sixty thousand dollars all told, it is not too much to assume that their gross earnings are four times that amount—say a quarter of a million of dollars. This cannot be overrating it surely; for, setting aside the earnings of the two hundred neophytes altogether, we assume only an average earning on the part of the others of twenty-five hundred dollars per year to make up our sum. We may now add to this two hundred and fifty thousand, one hundred and fifty thousand, for the aggregate sales of dealers, and one hundred thousand for the proceeds of sales by auction; thus making a grand total of half a million dollars paid per annum for works of art, or for what their purchasers believe to be such, which amounts to precisely the same thing for our present purpose.

Twenty-five years ago there were not thirty artists in the city, all told, and the gross earnings of these was not over fifty thousand dollars per year, if so much. Now take your census, like the temperance lecturer, and make your calculation; and you will find that, notwithstanding the terrible immigration, during the interval, of barbarians, the annual investment per capita in color and canvas is treble now what it was a quarter of a century ago.

Then, Waldo & Jewett, a portrait-painting firm, who had their sign out somewhere near the Astor House, would have knocked you off a head for twenty-five or thirty dollars. Even Inman was paid with a hundred dollars for a portrait until shortly before his death, when, against the solemn protest of his friends, he doubled his price. Elliot, then a rising man, painted for seventy-five dollars a head; Page and Le Clear for a hundred. Now it costs us for a full length picture of a governor, for the City Hall, five thousand dollars; and from Page, Le Clear, Baker, or Huntington, we cannot get a bust for less than five hundred to one thousand dollars.

Then Cole and Durand rejoiced to obtain three hundred dollars for their largest landscapes—not exceptional pictures. Now we give as many thousands for pictures of like size by Inness, James Hart, William Hart, Church, Bierstadt, S. R. Gifford, or Kensett; have paid within a few years for exceptional paintings from ten thousand to twenty-five! Victor Nehlig gets a thousand dollars for his smaller pictures, and ought to get much more; and so do Eastman Johnson, S. J. Guy, J. G. Brown, William Beard, and many others we might name.

Then there were no private collections in the city worth the name. Now we have at least a dozen, embracing art treasures which cost their owners at least five hundred thousand dollars.

Then Dechaux's, at the corner of Reade and Broadway, (and some years after, Williams & Stevens), was the only place of public exhibition by dealers. Now we have the finest picture dealers' gallery in the world—Goupil's, on Fifth avenue; and excellent ones at Schaus's, Snedecor's, Avery's, Paillard's, and Bogardus'; and half a dozen smaller ones.

Then the National Academy of Design, in its modest home on the corner of Broadway and Leonard street, made but the feeble show of infancy. Now it is recovering from its first attack of gout, brought on by too sudden prosperity, high living, and indolence, in its Venetian palace on Fourth avenue and Twenty-third street.

Then, we question if Durand, Page, or Le Clear—the veterans of our day—permitted themselves to dream that they would live to see the day when Art would receive in this country its just acknowledgment and entitled place, but they have reached at least the dawn of that auspicious day; have lived to see Art schools and Art associations founded in their own and neighboring cities; to hear of a great project for a Metropolitan Art Museum, and of a greater—the founding of a National Gallery, worthy of The Great Republic.

Let the hypercritical growl and tell us that the indigenous art of America is not worth talking about, before these facts and figures! There is an indigenous something for which we are willing to give half a million dollars a year, and more to come. We do not claim that all this is worth the money paid for it; indeed we know that much is not worth any money at all, but we do claim that the generous support of Art, here indicated, is in evidence of an esthetic growth, and of this—that if we have not founded a school of Art which will rank with those of France and England, another quarter of a century of such progress will find us rivals, not imitators.

### THE SINS OF SENSATIONAL JOURNALISM.

ST. CLAIR MCKELWAY.

THEY are many, flagrant, dangerous, and contagious; and debase not only the Press but the people who take a paper to be unto them the end of the law for righteousness' sake. When a deliberative body of the not extraordinary dignity and reputation of the Legislative Assembly of this State, could nail a statement to the counter of public contempt, by simply saying: "Oh, that is a mere newspaper report," then do the sins of sensational journalism come home to that profession with the same force that an elevation of "Reddy the Blacksmith" over the preachers of the period would suggest, in the impossible contingency of such an elevation being deserved.

Lies are the worst necessities the system imposes, always excepting that still more heinous condition of turpitude worked by a man's becoming insensible to the enormity and the disgrace of falsehood itself. Sensational lies for newspaper purposes are of the old pivotal kind, direct and indirect. Either an event is manufactured entirely, or is so distorted from its real significance as to give an impression the reverse of what should be conveyed. Of sensational lies direct, the number is not large, because the simultaneous publication of so many papers, each a sentinel as well as a spur to all the rest, requires a basis to go upon. The "Moon Hoax" was not a lie, so much as it was a literary, lunar looseness, with intent to make notoriety. No more was it a lie for some wags to telegraph, in November, 1868, during the expected meteoric shower, that an aerolite had smashed the new *Herald* Building to smithereens, whereby the Western papers were filled with nonpareil regrets and inner glee. That imposition was something, but we would hardly call it more than a fine feat of fibbing. Instances of lies direct in sensational newspapers were frequent on the occasion of the birth, soon after the war, of the penny Press, whose pleasing little game was to fabricate fights—prize fights we should say, but that would have injured the alliteration. For months there was an average of four of these brutal inventions a day. Higher than this, however, the lies direct did not ascend, and they soon died out. Of the sensational lies indirect, the name is legion; and we can only begin to indicate them. The name of the President is gravely printed Ulysses Hiram Simpson Sam Grant. General Winfield Scott was published as being the author of the *Waverly Magazine*, by virtue of the fact that Sir Walter Scott was author of the *Waverly Novels*. An article in a rural paper, severely criticising a city journal, in sentences which antithetically stated what it would be, and what it was considered, was inserted by the latter with the first antitheses alone given, and credited as being the full opinion of the first organ.

Again, a shameful sin of sensationalism in journals, is the disregard it compels of the most sacred relations. No meeting, however confidential, is secure from description, either real or imagined, and attachés of sensational newspapers are ordered to get, or to "get up," (make up), a full account. The Johnson-Clarendon Treaty, communicated in confidence to the Senate by the Chief Magistrate, was deliberately stolen from the desk—the locked desk of a Senate clerk—and thereby prematurely, and with peril to grave international interests, given to the country. Assemblies of gentlemen, or of ladies, wishing "to keep themselves to themselves," are gravely and frankly told they had better communicate their proceedings, or it will become the duty of the sensational papers to make up an account of their own, which may not be so agreeable to all concerned.

Another sin of sensational journalism, is the rhetorical ruin and the mental infirmities which the system works on its practitioners. Their style becomes redundant, flippant, and profligate. They are compelled by the nature of their business, and by the terms of their instructions, to write in sympathy with everything, be it as low as the bottomless pit which they are sent to describe. Hence the gutter English which obtains; hence the slangs of the slums which insensibly creep as high as brevier itself. Hence the obtrusion of the personality of inconsequent writers into grave concerns, by which journalism is robbed of its symmetry by being shorn of its collective, corporate force. Hence the substitution, in almost all dramatic writing, of comparison for criticism of artists.

That sensationalist is most successful who can absolutely and ingeniously invent. He is the next to him in this kind of success who can take an ounce of soap and whip it into a mountain of bubble with his single pen. The substitution, also, of imagination for fidelity, has taught not a few sensational writers tricks which they play upon papers which play them upon the public. Instead of going to their duty, they stay away from it and gossip about it out of their inner consciousness. For instance, men have been paid to go and describe Victor Emanuel's entrance into Venice, which they did in Baltimore, and at the same time interviewed Bismarck and Von Beust.

The last, and perhaps the worst sin of the sensational Press, lying excepted, is the avidity with which it adapts its columns to the recital of indecencies. In them may be seen articles, not merely descriptive, but editorial, which cannot be read aloud, and which should not be read by women, or by men either for that matter.

These are some of the sins of the sensational Press. We have called attention to them merely. To do more than to mention them, were needless; for they condemn themselves. We can say in conclusion, however, that sensationalism would have no existence if it had no market; and that the public has it in its power to reform the sins by refusing to patronize the sinners and their sheets.



## THE YOUNG POET'S SOLILOQUY.

B. G. HOSMER.

I own a roll of written leaves  
No thief would steal nor merchant buy,  
And, lying like ungarnished sheaves,  
They fade and crumple as they lie.

The editors of magazines  
Return them on my hands "declined;"  
Are they prosaic man-machines,  
Or is it that my love is blind?

The publishers—they turn away  
Refusing to incur the risk;  
A few were kind enough to say,  
"We're sorry business isn't brisk."

From such as these I do not get  
Appreciation for my song;  
But the suspicion haunts me yet,  
That I am right and they are wrong.

## FECHTER.

E. T. MASON.

To one who loves dramatic art, and finds deep pleasure in its highest results, the task of analyzing the beauty he enjoys is not always a grateful one: it is not always easy to give even approbation an adequate language; but the difficulty increases when there is much to censure in the subject of criticism: it is far more agreeable to approve than condemn. Yet, if the critic shrinks from the distasteful side, with ill-judging kindness allowing error to pass unnoted, he performs but half his duty, and fosters evils—even as do the audiences who nightly sit in mute, inglorious silence at our theaters, unprotesting, while enormities are perpetrated which should make the house resound with indignant expostulation. We need hissing; and if we cannot have it in the theater, where it would have the fullest effect, it behooves the critic to do all he may toward supplying that most salutary influence. These reflections were suggested by a mental retrospect of the series of performances lately given by Mr. Fechter. There was in his acting so much to admire, that we regret the presence of so many blemishes, and it is a most unthankful labor to enter into a consideration of all that was reprehensible.

The fame of the actor who has excited such a deep interest of late, has in this country been chiefly associated with his performance of "Hamlet." Interest had been aroused to the highest point, for it was said that in this character he outshone all other actors, living and dead—"o'er topping Pelion"—whether he was compared with Betterton, with Garrick, or with Kemble. Such pretensions were enough to whet the curiosity, and secure the most attentive regard of the American public. We propose to review the three impersonations in which Mr. Fechter has thus far been seen, and as that of Hamlet stands foremost in importance, we will first consider that, and see how far the claims of its admirers have been verified.

In all probability no actor will ever appear who will completely satisfy the cultivated and intelligent lover of Shakespeare's greatest character. Every man who thinks, forms for himself an ideal Hamlet, carries within his soul beliefs and theories concerning that wonderful creation, which are peculiarly his own. Yet there are some general characteristics which all associate with it, some marked traits which all agree in ascribing to it. Whatever views various men may hold concerning Hamlet's sanity, or insanity, his resolution, or lack of purpose, or his love for Ophelia, we think all would agree that his is a noble, philosophic nature, that he is tossed and agonized by a thousand conflicting emotions, of all men the most unfitted for the terrible destiny ordained for him, and living in a time "out of joint," feeling his life a heavy burden, and ever bewailing the "cursed spite" which compels him to act a part so foreign to his sensitive and gentle nature. Mr. Fechter not merely deviated in expression, and in minor points, from the course of all the great actors who have given the subject their faithful study, but he trampled upon almost all the conceptions of the character which have been developed by the best literary and artistic intelligence of the past two centuries. He outraged nearly every lovely association which has clung around the hapless Prince, rudely dissipating many a sweet imagination that had long made music in our hearts. And for what he removed did he give other beauties and graces, which made full amends? Perhaps an examination of some of the peculiarities of the impersonation will best answer the question. We could not but think in this connection of the lines:

"To put down Richard, that sweet, lovely rose,  
And plant this thorn, this canker, Bolingbroke."

The first shock which the spectator receives is in the actor's appearance; it is not merely that "our son is fat," but he so dresses as to make that fact unnecessarily patent to all. What with his dress, and his abominable wig, from a distance the principal idea conveyed to the spectator, is that of a respectable elderly gentlewoman. This might be obviated, and although Mr. Fechter could not be an ideal "Hamlet" in aspect, he might present a pleasing, dignified and manly appearance. But far deeper than this is the shock which the auditor experiences when the actor first speaks, and he hears him using English just as if it were French, and pronouncing the word "less," in the first speech, as though it were spelt, *lease*! We gravely doubt if any man can with wisdom attempt to express himself to the public in a tongue which has not been his from infancy. No one but a native can catch the deepest, subtlest genius of a language, and without this intuition, all grammatical knowledge is unavailing. That Mr. Fechter does not, and cannot appreciate the language he endeavors to speak, is evidenced in many ways; not merely in

modulations and inflections, which are all foreign to English speech, but in omissions and alterations of the text, and in false emphasis. The exclamation Oh! is almost always changed to Ah! which is given with full French effect, almost as a separate sentence. The words, "The spirit, that I have seen, may be a devil," he gives thus: "The spirit I've seen may be the devil." We forbear comment. And for false emphasis what could be worse than this:

"Though you may fret me, you cannot play oopaun me."

Here we have also misreading, for in Shakespeare the word is not "may," but "can." After his appearance, and his utterance—with neither of which it is possible to be satisfied—we come to his action, and his conception of the character. Here we are told his greatness is manifest, he is said to be so natural. If reducing a man of the most intense and delicate temperament, who is driven to despair by his afflictions, to the level of commonplace humanity, with a touch of the picturesque, and an occasional gleam of melodramatic red fire—if *this* is to be natural, why then, Amen! But we doubt it gravely. And what shall be said of the soliloquies? Will any one maintain that Mr. Fechter seems to be "thinking aloud?" As far as his general conception is intelligible, we heartily dislike it; the philosophy is all omitted, the dignity abolished, and he whom Melancholy marked for her own, comes before us, a hearty, almost jovial fellow, at times assuming a slightly pensive air, and occasionally breaking into violence to diversify the monotony of his life. His melancholy and abstraction seem at most disguises, which he intends to relinquish at some future day. In his effort to be natural (?) the actor becomes in many scenes of intense feeling, merely colloquial in his manner; and, as if to make his discourse more easy and familiar, he takes the slight liberty of contracting such phrases as "I would not," "I have sworn 't," "Or ever I had seen," to "I wouldn't," "I've sworn't," "Or e'er I'd seen." We will only specify one, among many instances of gross and palpable error in delivery of the text. In Shakespeare we read that the purpose of playing is to show "the very age and body of the time, his form and pressure." But Mr. Fechter reads the passage thus—"its own form or pressure." "That's villainous!" The arrangement of the tragedy is the worst we have seen, some of the omissions being absolutely fatal to the unity of the play. Of course there are fine points of acting, yet even these have a taint upon them, for they are frequently out of keeping with the character, and savor far more of an endeavor to produce strong melodramatic effects, than to render the meaning of the author clearly intelligible. They are, moreover, even the best of them, so overshadowed and outnumbered by the host of faults, that we have no inclination to particularize. The performance was to us a profound disappointment; and we shall never willingly look upon it, or its like, again.

But while we so strongly deprecate his performance of "Hamlet," we would not deny that Mr. Fechter is in his true department of art a very remarkable actor, and we recognize his possession of great talents, yes, and of genius also. Although we cannot call him a great tragedian, we gladly acknowledge his excellence in another line, and would do all honor to his splendid abilities. And now we come to those characters in which his merit was conspicuous. In "Ruy Blas" Mr. Fechter somewhat disappointed our expectations, but yet revealed powers of no common order. The chief blemish which attached to his performance of this character, (aside from the natural one, which mars everything he attempts in our language), was the absence of that delicate, poetic romance with which imagination invests the ensnared and ill-starred lover. Romance there was, but it was of too sturdy a nature, was too robust in character, to suit the life of the dreamer and enthusiast who passes through the world seeing but one object, oblivious to all the practical necessities of existence. Yet the performance abounded with admirable effects, contained many marks of true artistic skill, and was distinguished by some unmistakable proofs of genius. In the last act he produced an impression which will not soon be forgotten by those who witnessed it. As an effect of attitude, his statue of the executioner deserves to be named in the same breath with Ristori's superb pose in "Elizabeth," when for the last time she places the crown upon her head, and with the attitude of Booth in "Richelieu," where after the menace of the curse, he becomes the very incarnation of wild, supernatural power.

But Mr. Fechter's real triumph was his "Lagardere," and it was indeed a triumph. We have no hesitation in saying that it was the most finished and powerful melodramatic performance that we ever witnessed. Worthless as is the play of the "Duke's Motto," in the light of this performance it becomes absorbingly interesting; the gifted actor carries the entire burden of the play, and its absurdities and impossibilities are well nigh forgotten. Volatile, intrepid, vivacious, he sparkles from first to last, bearing all hearts with him. His humor is perfectly delightful, and is displayed in many scenes where no ordinary actor would dream of introducing it. In the scenes of disguise he shows great dramatic power, and in his use of that power, evinces rare discrimination. We cannot better express our admiration of his "Lagardere," than by saying that despite of his outrages upon our language, we enjoyed his personation exceedingly; to see him perform it in his own language, would be indeed a luxury.

And here we may define Mr. Fechter's true position in his art. He came to us loudly heralded as the actor of the age—a second Garrick, come to sweep away abuses. We recognize in him, an artist of great experience, a comedian of marked talent, and a true genius in romantic melodrama—but nothing

more. To witness his performance of such characters as lie within the scope of his abilities must always be a pleasure, though he mangle our language never so badly, but that we may not again be called to see him in Shakespearean tragedy, we regard as "a consummation devoutly to be wished."

## HOW THE OIL BUBBLE BURST.\*

J. K. MEDBERRY.

IN the spring of 1864, while the mining brokers were maintaining a deceptive vigor, and the shuttlecock game of bids and offers was played with waning zest, the petroleum mania burst out in Western Pennsylvania, and spread like a prairie fire through the Atlantic cities. The features of that curious phrensy are still fresh in every memory. Probably swift wealth never fell upon a class of people whose education was so preternaturally insufficient for the new cares and duties which opulence brings in its train. The world has known enough of the vulgar rich, but ordinarily these are individual cases. The oil wells of West Virginia and the Alleghany River Valley floated a whole community upon their surface, and poured into New York a most astonishing description of Croesus. They thronged the principal hotels, chiefly those with marble fronts. The air of fashionable restaurants was laden with the essential oils of kerosene. Gallic waiters were fed liberally for bringing on strange French dishes, and then feed with even greater liberality for carrying them away. Husbands, wives, and daughters, accustomed to the fare which Dickens thought ingenious in his tour through the Far West, gave orders for what they did not want in a language which they did not comprehend, and which became equally incomprehensible to others when transformed by agricultural pronunciation. There was a melancholy as well as comical aspect in that sudden, fresh butterfly life never quite able to free itself of the traces of its origin. The tragic romance of some of these owners of petroleum farms, who spent fortunes even quicker than they acquired them, is one of the darkest shadows of the excitement. But in 1865 they were in their fullest bloom, and the rumor of vast riches open to any one who chose to invest in oil stock soon created a crowd of brokers eager to assist the outside public. The organization of a petroleum board followed soon after.

The earlier sessions of the Board were comparatively quiet. Only eleven stocks were upon the call. Gradually, under the clever manipulation of the operators, the Board grew into a distinct feature of the street. New members from the Stock Exchange became subscribers and readily paid the \$250 initiation fee. The further the oil fever spread, and the wilder the stories of the profits in certain shares, the greater the interest evinced by outsiders. The rooms were frequently thronged. Half the promoters of companies had such faith in their own stock as to hold it with blind pertinacity, and this very confidence was an additional lure to the public at large. The brokers made large commissions. Orders came in from all quarters; and the operations were marked by all the peculiarities of the regular Exchange. One of the shrewdest and most versatile speculators was Ulrich de Comeau. He had a singularly quick and retentive memory, and great power of mental combination; a man who relished turf sports, knew all the points of a horse, and seldom failed to estimate accurately the degree of speculative bottom in each new petroleum fancy. Just at the right moment he retired from the Board and purchased an Illinois stock farm with a portion of his oil profits. Other prominent operators were J. E. Morris, E. C. Steadman & Co., Coll J. Turner, Hard, Kendall, George F. Riley, F. A. Artault. Many of them were new to the business, but not a few were veterans of the street. At the height of the excitement the call contained the names of some thirty-five companies; corners were frequent, and large sums changed hands in the dexterous manipulation of values. There was a fine exaggeration and a beautiful disregard of ordinary notions regarding what constitutes proprietorship, in the creation of not a few of the corporations which now appeared on the list. To buy land for \$2,000, and then issue shares for \$600,000, was a conservative process compared to some of the antics of these imaginative speculators. Magnificent bubbles were blown into prismatic and profitable radiance with nothing more substantial than borrowed phials of oil and deeds of property, whose only value consisted in the durable nature of the parchment and the abundant stamps wherewith they were adorned. The Napoleon Oil Company was a notable example of this class. It claimed to have ownership of extensive lands in Kentucky; and by the versatile combinations of operators a corner was effected carrying the shares from \$2 up to \$32. Men who had agreed to deliver 10,000 certificates for \$30,000, at buyer's option, could make their contracts good only by paying \$320,000 to the controlling clique. Brokers everywhere were on the verge of ruin. A few appealed to the courts, and, on investigation, it was proven that the company had no real estate, no oil shafts, nothing but an office, a small accumulation of petroleum in exquisite glass cans, and a bountiful supply of audacity, to which, of course, no mercantile value could be affixed.

Bled in such various ways, twisted by corners, and caught by the manifold subtleties of complaisant and astute trustees, the operators both inside and outside began to lose heart. By the summer of 1867 the business of mines and oil wells had so far decreased that half the brokers withdrew. The Board, as usual in every period of depression, began a fresh pilgrimage, first occupying a chamber in New street, and next the ground floor of 37 Broad street, where the sessions are still held.

\*From advance sheets of "Men and Mysteries of Wall St." Boston: Fields, Osgood & Co.



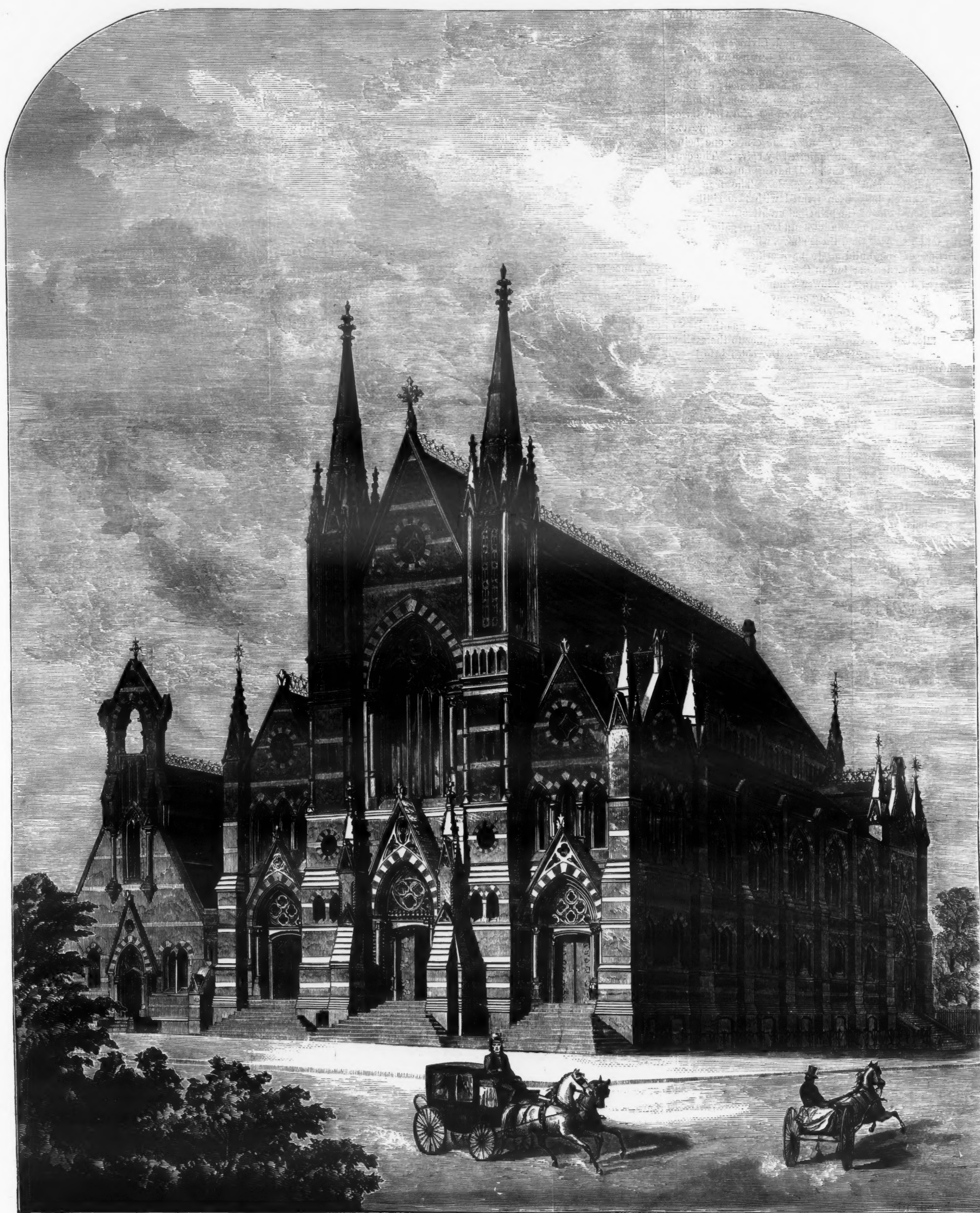


*Wm. Hunt Sherard*

**Rector of St. Ann's-on-the-Heights.**

Engraved on wood expressly for THE ALDINE PRESS, by Kingdon, Boyd & Bruen.





**St. Ann's-on-the-Heights, Brooklyn.**

Engraved on wood expressly for THE ALDINE PRESS, by Kingdon, Boyd & Bruen.



## ST. ANN'S CHURCH AND ITS RECTOR.

A. W. TYLER.

BEAUTIFUL Brooklyn, the fair "City of Churches," abounding as she does in noble church edifices, has none finer than "St. Ann's-on-the-Heights."

Situated on the corner of Clinton and Livingston streets, the building attracts attention not only because of its size, but particularly on account of those characteristics which distinguish it from the usual plan and arrangement of Episcopal churches. It is constructed of brown freestone, trimmed with the lighter-colored variety known as Nova Scotia or Albert freestone. The interior nave and side aisles are expressed on the front façade by gables, the center one being flanked by two fine towers, surmounted by spires. The central entrance door is highly enriched, having buttresses with crocheted pinnacles, and traceried gables. The front and sides of the church have been treated with rare skill, and here is encountered one of the principal architectural difficulties in the fact that the windows under the galleries are necessarily much shorter than those above, which often causes the proportion of the building to be sacrificed to the exigencies of its construction; but in this case both points have been preserved by treating the lower windows with piers and the upper with mullions, producing an apparent height in the lower while diminishing that of the upper.

The general style of the architecture is known as the Decorated or Middle Pointed Gothic, leaning rather to the earlier than the later style. Buttresses divide the sides into bays, strengthening and beautifying the façade; while the bays at each end have gables, with fine pinnacled buttresses flanking them. Above the roof of the aisles is a continuous arcade of windows, whose richly stained glass produces a very rich effect within the building. Richly perforated stonework is substituted for the dismal and dreary louver boards of most churches in the spires which rise some forty feet above the ridge and cresting of the roof; and this gives a graceful vivacity to the towers, which is rarely found. The caps of the columns of the central entrance doors are richly carved with the leaves and fruit of the vine, mingled with wheat.

The most striking objects as we enter the church are the chancel, and the broad, spacious galleries. The chancel is unique in its arrangement, and, in all its details, was planned by Rev. Dr. Schenck himself, who gave much time and study to its perfection. It is raised four or five steps above the general floor level, and projects in a circular form, having a light parapet of iron, which is tastefully gilt and decorated.

Under the galleries the windows are filled with beautiful designs in stained glass, adorned with Scripture texts and expressive emblems. Above, the windows contain full emblematic figures and groups. The large nave window is in memory of the late Rev. Dr. Cuttler, formerly rector of St. Ann's, and has in one compartment the cross and crown, and in another the pastor's staff and star.

The organ gallery rests on carved brackets, which spring from the model caps of the columns supporting them. It has a very finely paneled parapet, extending right across the whole width of the church. The organ itself, built by one of the most celebrated organ makers, is considered by connoisseurs to be the finest in the city, rivaling in power the largest ones in Europe. The case is simple and elegant, and is treated as part of the construction of the organ, which has the merit of originality as well as beauty. The center is made low, in the form of an inverted arch, revealing the stained glass of the nave window.

Among the minutiae of the church are a font and bracket of the richest description, whose carving is a masterpiece of the art. The chime of bells in the tower is an Easter offering from one of the congregation. The total cost of the church edifice and chapel, has been \$350,000.

We also take great pleasure in presenting a most admirable and faithful portrait of Rev. Dr. Noah Hunt Schenck, rector of St. Ann's, to whose unwearied energy the public and his congregation are so greatly indebted for the erection of this noble edifice. Dr. Schenck is about forty-five years of age, and early in life was engaged in the practice of law; but entering the ministry, he has been settled in Cincinnati, Baltimore, and Chicago, previous to coming to Brooklyn, where he has been rector of this parish for the past two years.

## THREE SONGS.

E. R. SILL.

SING me, thou Singer, a song of gold!  
Said a careworn man to me:  
So I sang of the golden summer days,  
And the sad, sweet autumn's yellow haze,  
Till his heart grew soft, and his mellowed gaze  
Was a kindly sight to see.

Sing me, dear Singer, a song of love!  
A fair girl asked of me:  
Then I sang of a love that clasps the Race,  
Gives all, asks naught—till her kindled face  
Was radiant with the starry grace  
Of blessed Charity.

Sing me, O Singer, a song of life!  
Cried an eager youth to me:  
And I sang of the life without alloy,  
Beyond our years, till the heart of the boy  
Caught the golden beauty, and love, and joy,  
Of the great Eternity. —The Hermitage.

ONE of the saddest and most touching speeches that we ever read, is that of the venerable poet, William Cullen Bryant, at the late Commencement of Williams College. Being called upon to speak at the annual dinner, he said: "It has occurred to me, since I, in the decline of life, came to visit once more this seat of learning, in which our youth are trained to succeed us on the stage of the world, that I am in the situation of one who, standing upon a spot desolate with winter and dim with twilight, should be permitted, by a sort of miracle, to look upon a neighboring region glorious with the bloom of spring, and bright with the beams of morning. On the side where I stand are herbless fields and leafless



With permission of J. B. Ford &amp; Co.,

THE LADDER OF TYRE.

From Beecher's "Life of Jesus the Christ."

woods, pools sheeted with ice, a frozen soil and the shadows of approaching night. On the side to which I look are emerald meadows, fields of springing wheat, orchards in bloom, transparent streams, and a genial sunshine. With me, it is too late for any further hopeful tillage, and if the plough were put in the ground, its coulter would be obstructed by the ice-bound sods. On the side to which I look I see the tokens of judicious cultivation and careful attendance, recompensed by a free promising growth. I rejoice at the kindly care thus bestowed, and my hope and prayer is that under such auspices all the promise which meets my eyes may be amply fulfilled, and that from these luxuriant fields a harvest may be gathered richer and more abundant than has ever yet been stored in the granaries of our land."

It has long been assumed as an axiom that *instinct* differs from *intellect* in being incapable of improvement; but a writer in "Nature" argues that it is no such fixed and unchangeable thing. He believes, "that much of what has been termed *cunning* in animals will be found to be very much sharpened and made evident in quadrupeds and birds, owing to the new necessities imposed upon them by man the tamer, or man the destroyer." In support of this view, he urges the fact that "no bird or quadruped so high in the mental scale as the dog, horse, rat, rook, or sparrow, has been found in the lonely oceanic isles, or in any region free, or all but free, from human influence;" not because such animals could not exist there, but because they would have no chance of improving their wits, "by coming in contact with an enemy or a friend, so complex, dreadful, and ingenious as a human being." When not trained to be the companion of man, even the dog, as in some Eastern countries, is a very stupid animal. Many other facts appear to show that "man the thinker has to a considerable extent reacted on animals, wild and domestic."

## MR. BEECHER'S "LIFE OF JESUS THE CHRIST."

No book has been announced for years that has created anything like the general interest aroused by the promised "Life of Christ," by Mr. Beecher. In the first place, the religious sentiment of the country has been long ripening for a new and fresh presentation of the old truths.

The remarkable activity of the thinking world, and the wide range of discussion taken in developing the philosophy of Christianity as involved in the life and influence of Jesus, give to this topic a pre-eminence over all others engaging the mind of the present day. The zeal for effectiveness among "the common people," who heard the teachings of the Master gladly; the desire to arouse and inform popular thinking, which has newly entered into the spirit of scholarly and leading minds—has given recent rise to a literature upon this subject, of unusual extent and power. Out of one hundred and seventy-five different "Lives of Christ" written within a century, at least half, and that by far the abler half, have been written within the past thirty years. Germany, France, England, all have their schools both of orthodoxy and of scepticism. No two of these occupy the same ground, or help each other in dealing with the popular mind of the different nations, and no one of them is properly adapted to touch the wants of religious thinkers in America. This must be the work of an American, and of a completely representative American. Nor can it be the work of an hour. If it is to be permanent, it should be ripe.

It is with full confidence in the attainment of this result that Messrs. J. B. Ford & Co., who have in hand the publication of Mr. Beecher's book—to the writing of which he is devoting

much of his crowded time and his heavily-worked but abundant energies are preparing for its issuance in a manner worthy the eager expectancy with which the public have greeted its announcement, and the universal, increasing intensity of interest felt in the subject.

The work is to be issued in two styles. It will be first published in a full octavo volume of about 800 pages. This will be illustrated with several valuable engravings, which are already completed. First, four Maps, constructed expressly for this work from the very latest and best data, including the English, Dutch, and French governmental surveys of Palestine, the present explorations of the City of Jerusalem, by Lieutenant Warren, Royal Engineers, and every attainable source of exact geographical and topographical information. These have been carefully engraved—the plan-work on copper, and the topographical features on

stone—to be printed in two tints, by Messrs. G. W. & C. B. Colton, the well-known map makers and publishers. The other illustrations are two steel-plate engravings. The frontispiece is a "Head of Christ," engraved by William E. Marshall, from a painting made by himself after a photograph of Leonardo Da Vinci's rapidly decaying masterpiece in Milan, "The Last Supper." Much restoration of course was necessary. This celebrated figure has been attempted by all the masters of steel engraving—Wagner, Müller, Raphael Morghen, etc., but no one of them has succeeded so well as Mr. Marshall in retaining the peculiar elevation and grandeur of contour possessed by this matchless head, which has served so many generations for a model of imitation. Mr. Marshall's power with the graver is famous already. We have seen a letter recently received by him from Gustave Doré, to whom he had sent copies of his "Washington" and "Lincoln," in which with an artist's enthusiasm, the brilliant Frenchman speaks of those "marvelous works," and of their engraver as "the undoubted master of art in America;" while, with the critic's eye, he appreciates and tells how he and his friends "study Mr. Marshall's method, so new" and his "qualities, so profound and vigorous."

The title-page contains a delicately engraved steel vignette of "Bethlehem" from the hand of R. Hinshelwood, of the Continental Bank Note Company.

The other edition of the book will be a royal octavo size, richly illustrated throughout. It will contain the frontispiece, title-page and maps mentioned above, a series of twenty large full-page wood engravings, and numerous smaller cuts, vignettes, etc., printed in the text.

The whole series are from new and original drawings never before published, having been designed expressly for this work after sketches taken directly from the places represented. They are a new and full illustration of localities, people, and



customs among the scenes of our Lord's earthly labors, and, as artistic productions, will rank high among the numberless pictures before published on that subject. They have been cut by W. J. Linton, and his brother, H. D. Linton, long well-known and highly esteemed in Paris.

We take pleasure in reproducing two of the large cuts in our present number. The first is an illustration of the journey of Jesus to Tyre and Sidon, and represents the *Promontorium Album*, or, as it is called in popular phrase, the "Ladder of Tyre." It shows a coast scene on the Mediterranean, at the north end of the "ladder." This is the only road along the coast; it was cut in the face of the cliffs, nearly two hundred feet above the water, for about a mile. The rock is marl, with seams of dark flint. It is from one thousand to thirteen hundred feet high. There are two other promontories south of the "ladder," extending altogether, in one elevated region, seven miles. They are called Ras en Nakhura and Ras el Mush-eirifeh.

The other view is in the region settled upon by scholars as the scene where the Five Thousand were fed by the miraculous loaves and fishes. It is a view between Safed and Tell Julias (Bethsaida) near Kehaly, a region where the soil is good and well-cultivated, the hills terraced, and water abundant.

Both of these engravings show a masterly power in representing the scenes as described, and their beauty in an artistic point of view speaks for itself. Mr. Linton's manner is too well-known to need any analysis from us.

The Maps were constructed and the illustrations designed by A. L. Rawson, an artist for years resident in the Holy Land, and thoroughly conversant with its features; their accuracy and fidelity have met with high encomiums. The drawings on wood are from the artistic pencil of Harry Fenn, whose dash and "style" are very observable in the cuts we have given. The work will be printed at the University Press, Cambridge, Mass., by Welch, Bigelow & Co.,—a guaranty of its typographical beauty and correctness.

When the work will appear, seems to be uncertain, depending upon Mr. Beecher's ability to carry it to a conclusion in the midst of his other great labors. It is looked for however, by next autumn.

His labors on the book were interrupted by the enterprise of his new religious weekly, *The Christian Union*, which, in connection with his publishers, Messrs. Ford & Co., he took up at the beginning of the year, fondly imagining, as it would appear, that he could carry it on in a small way, till his great work, the book, was completed. But the people took up the paper with such an earnest intensity, and it grew so rapidly when it came to be known as Mr. Beecher's own and only direct means of communication with the great reading public, that he suddenly found himself in business, and was obliged to devote more of his time and talent to the shaping of it than he had intended. It is already the most attractive and the most widely quoted of all the religious weeklies, and bids fair to allow Mr. Beecher, pretty soon, to get at his book again; though with his charming "Star Articles," his glowing Christian "Lecture Room Talk," and an occasional editorial, it would have a good weekly allowance of his heart and brain. Meanwhile, the public are asking for the book, Mr. Beecher, the book!

**ADVANTAGES OF CRYING.**—A French physician publishes a long dissertation on the advantages of groaning and crying in general, and especially during surgical operations. He contends that groaning and crying are two grand operations by which Nature allays anguish; that those patients who give way to their natural feelings more speedily recover from accidents and operations than those who suppose it unworthy a man to betray such symptoms of cowardice as either to groan or cry. He speaks of a man who reduced his pulse from 126 to 60, in the course of a few hours, by giving full vent to his emotions. In accordance with this, the crying of children should not be too greatly discouraged. If it is systematically repressed, the result may be St. Vitus's dance, epileptic fits, or some other disease of the nervous system. What is natural is nearly always useful; and nothing can be more natural than the crying of children when anything occurs to give them either physical or mental pain. Probably most persons have experienced the effect of tears in relieving great sorrow. It is even curious how the feelings are allayed by their free indulgence in groans and sighs.

## OILS AND INKS IN BOSTON.

"OAKHAM."

My first scrap shall be about a new work by Thomas Hill, whose painting of "The Valley of the Yosemite" has made his name a familiar one to all lovers of landscape art from Boston to San Francisco. For several weeks past there have been whisperings in art circles that Mr. Hill was at work upon a large painting, the same size as the Yosemite picture, which promised to surpass any of his previous efforts; and one enthusiastic friend, I don't mind saying that it was Joseph Ames, the famous portrait painter, was so impressed with the great qualities of the work that he took frequent occasion to declare that it had never been equaled by any American artist. Even this extravagant praise does not excite surprise in the presence of its object. Across one end of the large studio stretches a great canvas, upon which the artist has endeavored to portray the scene in the Notch of the White Mountains at the conclusion of the seven days' storm, some twenty years ago or more, when the Willey family of eight persons were buried in a landslide, while their little house, from which they had rushed to find shelter and safety, remained untouched and unharmed. The view is from this house up the valley to Mount Willard, a distance of three miles. On the left rise the firm and rugged sides of Willey Mountain, scored and seamed by the recent avalanches of earth and stones, above whose dark summit the storm clouds still hover, and from which they spread entirely over the nearer sky, casting a long shadow on the valley beneath. In the dis-

loftiest efforts of this artist's genius a recognition of this truth is always apparent, and his gentler touches are often times his best. On the great rock that lies half buried in the left bank of the river, around which the angry waters of the Saco roar and hiss, a faithful dog is seen crouching and baying at the flood. The wounds of nature are terrible—never pitiful; in their contemplation the mind is never saddened or depressed, and in looking at this horrible fate of the family that lived in the little house, half-way up the mountain side, would never be recalled but for the introduction of this poor, sorrowing animal, which, if tradition says truly, drowned itself for grief.

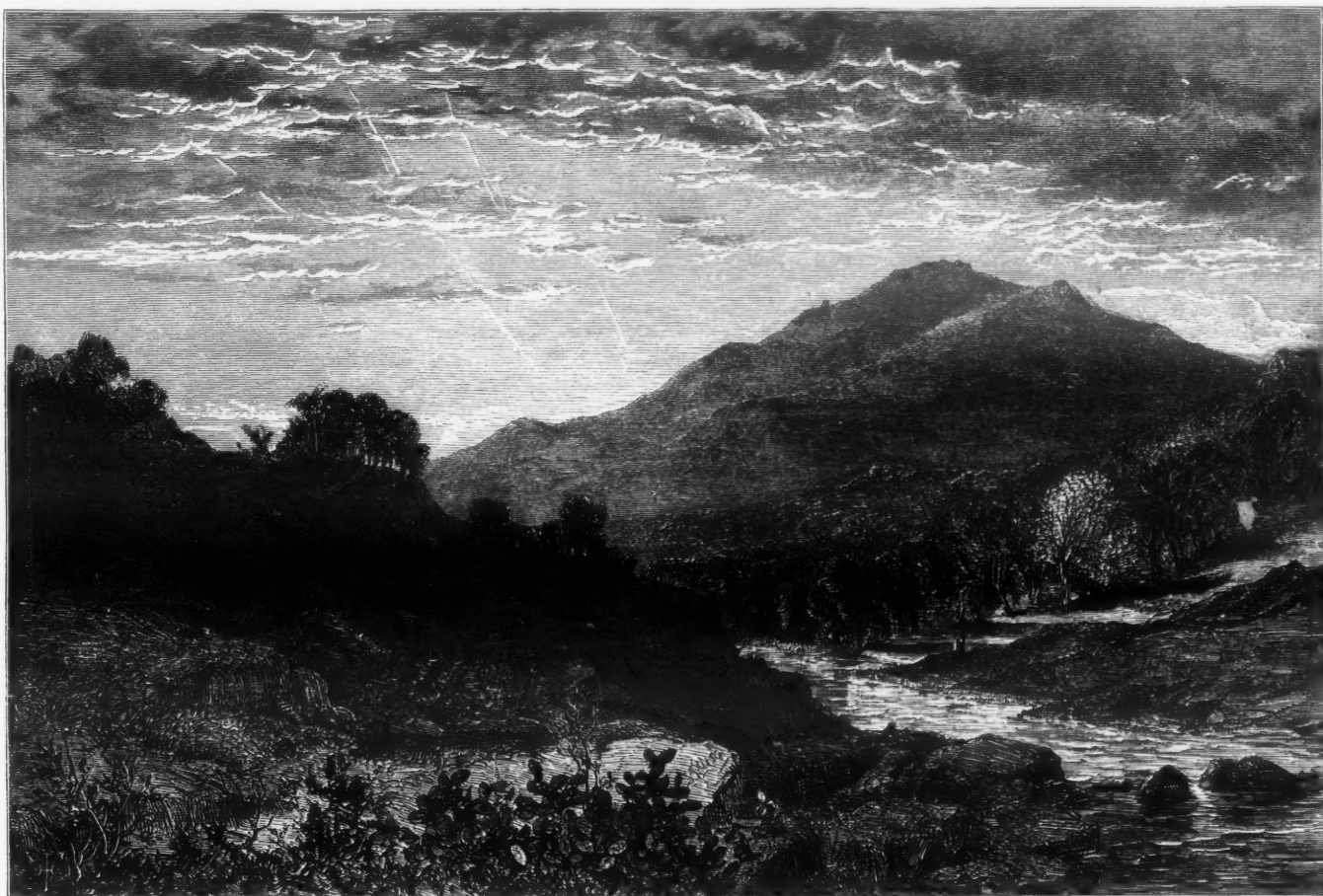
Roberts Bros. have received advance sheets of Arthur Helps's novel, "Casimir Maremma," and they will put it through the press with the quickest possible speed. The introduction, which is in the form of a conversation between the Friends in Council, is thoroughly charming, and begets an unquenchable thirst for the story. Unlike "Realmah," Mr. Helps's last work, the story of Casimir is told without a break, the comments of the friends being given *en bloc*, as the French would say, at the end of the volume. The story will treat of the Emigration Question, and incidentally of the sphere and labors of woman. This much is promised in the introduction, and in the conversation which leads to this information, the following exquisite passage is put into the mouth of Ellesmere. His wife had just charged him with a proneness to indulge in flirtations, and he replies:

"My dear woman, there are flirtations and flirtations. Flirtation, as you choose to call it—the flirtation which I mean is natural, reasonable, inevitable. When man and woman meet, there is this thing always to be considered—namely, that if they are not within the prohibited degrees, however different their ages, education, and other circumstances may be they might have married or might marry. Suppose—and suppose—and suppose (I bade you to fill up the supposes) why then we might be much more intimate with one another than we are at present. Thus they think, or might think, to themselves. There are always sweet, hazy possibilities of this kind, which are unconsciously in presence, and which give a singular grace and beauty to the intercourse between men and women; which create that gallantry (I prefer that word to flirtation) which Charles Lamb has so admirably described in one of his sweetest essays."

Roberts Bros. have issued "Mauprat" which is the initial volume of a uniform edition of George Sand's novels, translated by Virginia Vaughan. There is no good English edition of the works of "the grand prosateur of the Nineteenth Century," as Michelet calls her, in the market, and this venture ought to meet with a substantial success.

Our publishers are busily preparing for the

From Beecher's "Life of Jesus the Christ."



With permission of J. B. Ford &amp; Co.,

SCENE OF THE FEEDING OF THE FIVE THOUSAND.

tance, to the left of and beyond Mount Willard, the dark blue crest of Mount Tom rises against a warm, bright sky, flecked with the white rolling clouds of midsummer. Mount Willard is bathed in sunlight, but Mount Webster, except where its dark green spurs stretch towards its neighbor, is veiled in shadows. From this point, too, the eye catches a glimpse of blue sky beyond, and follows it out into a distance as limitless as the actual landscape could offer. The foreground, however, is less peaceful, but hardly less fascinating. The river Saco, turbid and swollen, rushes and foams down the narrow gorge; from its surface great masses of vapor have risen and cling to the mountain sides on either hand, while its bed is filled with the huge masses of rock and earth, the shivered tree-trunks and broken branches that composed the landslide from Mount Willey. On the left the shattered mountain rises into the clouds, showing, at different heights, stripped and battered groves of trees, a gleaming cascade, and the yellow track of the avalanche. On the right and in the middle distance, the forest, clothed in wonderfully moist and beautiful greens, stretches backward to Mount Willard. This is only the merest outline of the picture—and it would be folly to attempt anything more. The method of the artist, the strong and manly quality of his genius, the thoroughness and brilliancy of his work, could all be dwelt upon to the extent of the entire space allowed these desultory scraps, without exhausting the subject. To much of the bold audacity of Bierstadt in conception, he adds a finer and more satisfactory execution—a nearer, truer, and more sympathetic knowledge of nature. He is faithful and conscientious, but he never loses breadth and freedom. He is more imaginative than Church—more poetical, and although a less accomplished master of the technique, the results of his work are more harmonious and more suggestive. Some little bit of tenderness is never wanting in nature's sublimest and grandest aspects, and in the

spring trade, and are confident that the dullness of the past winter will be followed by brighter times as the days grow longer.

It is the lack of object, of all aim, in the lives of the houseless wanderers that gives to them the most terrible element of their misery. Think of it. To walk forth with, say ten shillings in your pocket—so that there need be no instant suffering from want of bread or shelter—and have no work to do, no friend to see, no place to expect you, no duty to accomplish, no hope to follow, no bourne to which you can draw nigher, except that bourne which, in such circumstances, the traveler must surely regard as simply the end of his weariness. But there is nothing to which humanity cannot attune itself. Men can live upon poison, can learn to endure absolute solitude, can bear contumely, scorn and shame, and never show it.

THERE is no other spoken language so cheap and expressive by telegraph as the English. So the electric wires are becoming teachers of our mother tongue in foreign countries. The same amount of information can be transmitted in fewer English words than French, German, Italian, or any other European language. In Germany, and Holland especially, it is coming to be a common thing to see telegrams in English, to save expense and insure precision.

ICE can be turned in a lathe and lenses easily formed through which the rays of the sun—in passing will cause heat sufficient to ignite a match. These ice lenses are so easily made and renewed, that they have been recommended for use for astronomical purposes in countries the temperature of which is below that of freezing for a few months of the year.

IF you would be pungent, be brief; for it is with words as with sunbeams—the more they are condensed the deeper they burn.



## Topics of the Month.

## ART.

**PRANG'S CHROMO, AFTER COOMANS.**—The acme of reproductive art has been achieved in Prang's chromo copy of "Coomans' Pompeian Interior." Whether the original work was painted to order for Prang & Co., to try their boldest hand upon, or was chosen for the work, the effort to reproduce was the boldest yet attempted, and the most successful. It is really a greater success than any chromo now before the public. Unquestionably the greatest work in this department ever produced in this country, it challenges an equal in English or German art. This exquisite subject is one of many classic works of Coomans, delineating the matchless architecture, and decorative art of the Romans, as discovered and disclosed by the excavations of the ruins of Pompeii.

A Roman matron, young and beautiful, sits beside an exquisitely ornamented bronze table, on which are works of art and drapery; at her side stands a lovely child, with a finger in his pouting, sorrowful mouth. Of course the focal features of the picture are the mother and child. The white dressing-robe of the lady is the finest specimen of shading tints in white ever printed. When it is considered that the delicate gradations of shade, in white draping, is the most difficult achievement of painting, the marvel of this success will be recognized. The scene is a splendid open saloon, with tessellated pavement spread with rugs of beautiful animal skins. The walls are decorated in all the richness of Pompeian art, corniced in beautiful Corinthian tracery, and arranged in spacious panels bound with Grecian frets, inclosing spaces grounded in neutral tints, and bearing beautiful floating, classic allegories. At the right, a brown-striped arras "half conceals, half discloses" a crimson-walled alcove, showing the same decorations, in partial shade, on the walls of an open-roofed bath-room, in the center of which plays a beautiful bronze fountain. Every part of the picture exhibits some theme of beauty which attracts the eye and gratifies the taste, and the central subject is one of sweet domestic loveliness. The enterprising publishers have amply verified the writer's second prediction, that they would bring the popular taste up to the highest demands of art, and then gratify it with the most refined and elegant accomplishments. American art may proudly boast of this most elaborate production of the pictorial press.

The most beautiful border for this picture, which has been shown at one of our principal art establishments, is a narrow margin of light blue velvet, at the edge of the chromo, harmonizing beautifully with the warm tints of the glowing scene. Viewed side by side with the original, the best tastes prefer the chromo.

Editors make mistakes occasionally, even editors of religious papers. One of these, an Albanian too, called, some time ago, at the studio of Palmer the sculptor. The artist had just finished a charming bust of the Infant Ceres. The marble told its own story, for the symbolic corn and poppies had been used to that end. The editor, knowing little of symbols and less of mythology, asked the name of the subject, and was told "The Infant Ceres." Imagine the artist's consternation on reading, a few days after the interview, in the art column of the religious weekly, that he was "engaged upon a series of infants, the first of which he had just completed."

Nor many years ago an old lady visited an exhibition of paintings at the National Academy of Design, and made quite a sensation there by purchasing several of the highest priced pictures on exhibition. She seemed so thoroughly in earnest as to deceive those in charge, but the poor lady was simply gratifying her monomania. She was to return next day to pay for her purchases, but was never seen again, and probably forgot all about the pictures before she reached home.

A STORY is told of an old lady who used to visit the studio building in Tenth Street, where she ordered paintings right and left in the most patronizing way. She carried a market-basket with her always. It is not stated that she ever put this to an improper use, forgetting the rights of property, and we only mention her having it because she is remembered among the artists as "the old lady with the market-basket." She has not been seen for several years.

THE March exhibition of works of Art at the Union League Club was very successful. Some thirty-four paintings were exhibited, several of which were the best examples of the artists ever exhibited by them. Among the best pictures exhibited were Thomas Hicks' admirable Portrait of Dr. Delafield; "Wadsworth Farm, Genesee," by J. W. Casilear; "A Winter Scene," by T. L. Smith; "Capri," by C. T. Dix, son of General Dix; "The Flute," by J. G. Brown, and "Bar Room Politicians," by W. H. Beard. Launt Thompson's bust of Professor Morse attracted much attention, and deservedly so, for it impresses us as the best work of his we have yet seen. Mr. S. P. Avery represented the Art Committee of the Club, of which Committee he is Secretary.

THE proposition to incorporate the Cooper Union Art Schools with those of the National Academy of Design, was rejected at the meeting of Academicians, held on Wednesday evening, the 9th of March. The Academicians claim that the incorporation would lead to endless causes of dispute and difficulty, and overcrowd their schools with mere boys and girls, having no definite art education in view, and that this would interfere materially with the comfort and instruction of really earnest and purposeful students. It was agreed, however, in view of the immediate wants of the Academy Schools, that fifteen thousand dollars be borrowed, and of this, five thousand dollars per year, for three years, be expended for school necessities.

JOSEPH ALBERT of Munich, Photographer to the King of Bavaria, and to the Czar of Russia, has discovered a process by which printing, with ordinary printing ink, can be done directly from photographs taken on glass. Although his invention is but lately matured, he has already twelve printing presses at work in Munich, turning out, each, one thousand prints per day. It is believed that this discovery will completely revolutionize book illustration, doing away almost entirely with engraving on wood. Edward Bierstadt, brother of the landscape painter, has obtained the agency for the United States, and will soon receive several

presses from the inventor and exhibit the working of the new process to the public.

PAGE's full-length portrait of Ex-Governor Fenton, for the City Hall, is finished, framed, and otherwise ready for that sanctuary. The venerable artist is now modeling a head of Shakespeare, from which, when finished, he will give us such a portrait of the Bard of Avon as never before was painted.

THE Spring Exhibition of the National Academy of Design will open on the 15th inst. An exhibition of sketches will be a new feature. The exhibition, as a whole, promises to be a very fine one.

WILLIAM HART is painting a large summer landscape, with figures and cattle, for the Spring Exhibition.

JAMES M. HART is engaged on an important work—a New England landscape.

## MUSIC.

A RECENT and very great improvement has been made in concert grand-pianos by making the case nearly straight on both sides instead of hollowing it out on one side. This gives a much larger sounding-board, and the power of the piano has been tested in accompanying large choruses, and so satisfactory was the result that eminent musicians admit that the place of an orchestra was never supplied so amply and well by any instrument. In accompanying a solo, it showed the power of pro-



A FAMILY SCENE IN POMPEII—COOMANS.

Engraved expressly for THE ALDINE PRESS, from the Chromo of L. PRANG & Co.

ducing delicate, sweet and brilliant tones equally well. The honor of this improvement belongs to Hallet Davis & Co., of Boston.

PEACE-JUBILEE GILMORE is writing a history of the little concert given in Boston last summer. We wonder if he will dispose of the book by tickets and shares. The Coliseum and the big drum were disposed of in that way, and why not the book? There are to be one or more drawings in the book at any rate.

SOMETHING has been said in reference to a monster musical festival in this city during the coming season. Something has also been done, and the matter is in the hands of some men who generally finish what they undertake. We shall hear what we shall hear.

MADAME PAREPA-ROSA was born in Edinburgh in 1839. Her name is Euphrosyne Boyesku. In 1863 she married a Captain in the East India service, who left her after seven months, and died in South America in April, 1865.

A METHODIST minister in Vermont has forbidden any one to play a bass-viol in his church. He says, however serious his thoughts may be, the moment he hears a fiddle he goes to thinking how he used to dance.

SPURGEON, the preacher, thinks that, with little care, the heart will train the voice into time and tune. He does not believe in "drawing" or singing like a wound up machine. He sings himself.

In spite of Maretzek's statement that the people of the metropolis will not pay for the best and most expensive opera music, we believe that a trial would convince him that such is not the case.

THE brass band that serenaded Butler, in Washington, a few night's since, played "Captain Jinks." There is a silver band in Washington, but the members didn't care to play that night.

In Boston they spell "Shoo," shew. They are correct in some things there as well as others. They are near "Fair Harvard."

A PRECENTOR, capable of leading the singing of a large congregation, is worth nearly his weight in gold in New York.

## LITERATURE.

*The Holy Grail, and Other Poems.* By Alfred Tennyson. Boston: Fields, Osgood & Co., 1870.

Alfred Tennyson seems to be fast sinking to the level of a merely popular poet and leaving those heights where the foremost intelligence of the time keeps alive its watch-fires.

The popularity he has achieved is legitimate and merited. He has passed through the phases of neglect and gradual recognition, and has gained a hold on the sympathies of the people; until a new work of his naturally and rightfully takes its place on the center-table of every cultivated family throughout both lands. He has been one of the principal influences in molding two generations—the come and the coming. As a master of the poetic art, he has taken the first place in our literature. The melody of his verse, with its wonderful richness and color, has struck music from chords, which before were silent, in many a heart; and which, but for him, would perhaps have remained so always. His elegance and finish have made it difficult for the public to tolerate, and impossible for it to admire slipshod verses. We owe to him many "a thing of beauty," which shall be "a joy for ever." He has been in a noble sense a creator and an educator. Is he so still?

What can a man do more in this life, than so fully to impart the best that is in him to others, that they shall need him no longer? For, before death is at the door, comes the harvest and the seed-time, when the wearisomeness of advance ceases, and it is permitted to the worker to look back upon a life well-spent. Shall the beneficiaries of his labor begrudge him this? And, when death does come, he is prepared for it, and they are prepared; and the sadness of the timely parting is free from the regret of unfulfillment.

Even if the sentence which somewhat abruptly commences these remarks be true then, it need be no reproach. It amounts to no more than this—that for him, too, the harvest-time is come.

Is it that his powers of imagination are declining, or that the incessant, eternal march of human progress has overtaken him, is going beyond him, and must have other heroes—has them, it is probable, already? Who shall say? Is there among us any one who, conscious of an indebtedness so fresh and recent, and one for which there is no payment, shall coolly and clearly separate the one alternative from the other, and explain exactly where the difficulty lies? There is a sense of dissatisfaction, be it with him or be it in ourselves—and let it rest!

I turn reluctantly from these considerations to say a few words of his last book.

I take up the book and re-read its principal poem—The Holy Grail itself. As I read, the old charm comes over me and the old mastery is re-asserted. For the moment I feel sure that, however the world may have gained upon him, he is still true to himself and to our traditions of him. His earlier poems certainly seem to me to contain more of the poetic fire than the "Idyls" do; but, among the "Idyls," none has such a splendid subject as The Holy Grail. The beauty of the subject and the depth and truth of the allegory are so transcendent that we can well be lenient toward some slight falling off in the treatment—if such there be.

*The Cathedral.* By James Russell Lowell. Boston: Fields, Osgood & Co., 1870.

Of our poets, Mr. Lowell is at present the favorite. I think he owes this position, in some degree, to a confidence on the part of the public that he is a progressive man, and that his works show it; and to a hope that his future development may hold something in reserve which shall exceed all he has hitherto done. Still, the critics of this republic (I speak now of the U. S. A. and not of the republic of letters), while feeling hardly sufficient compunction at remanding an unknown author into the shades, are too chary of finding fault with men of established reputation, even on those points where exception might well be taken. Thus there is, among readers, considerable dissatisfaction with Mr. Lowell, which has not found an adequate expression in written criticism. There is a perception that his poetry, fine as it is, is so in spite of undigested scholarship and undigested thought, and a too frequent preference of the literary to the natural in style. For, although a fine scholar, and to some extent a thinker also, he is not successful in fusing these elements so delicately into his verse that no trace of the fusion shall be left. For the best poetry is the result of culture and not its vehicle.

"The Cathedral" has no well-defined beginning, middle, or end, and is open to the objection of being somewhat of a jumble. It is full of the same sort of Lowellesque speculation with which we are already familiar in "Under the Willows" and elsewhere. It reads with more or less ease and fluency, interrupted by an occasional awkwardness, roughness or blemish; until we suddenly come upon gems which contrast brightly and brilliantly with the body of the piece. Such as:

"Second-thoughts are prose."  
"The soul's east-window of divine surprise."  
"Faith and wonder and the primal earth  
Are born into the world with every child."

Sometimes the elevation is sustained through a number of lines, after which we fall back again into the average poem. By reason of its disconnection, a production like this cannot live as a whole, although containing exquisite scattered passages.

Lowell is a "live man," and one secret of his popularity certainly is that he deals with the thoughts and expresses the doubts of his age, identifying himself with the army of those who seek and struggle. But he is only partially superior to the difficulty, experienced by all artists, of disenthraling himself from the enchantment of the past; and, weighed upon by this, he fails to rise to the station of the lawgiver and the sage. B. G. H.

*Parisine.* Par Nestor Roqueplan. Paris: J. Hetzel et Cie.

Hardly any one of the several problems of our time is more curious than that which the state of Paris and Parisian society presents. It is a varied and lively picture, although not, in all respects, a cheerful one. The book before us contains a series of light essays upon Parisian life in its different aspects. Such is the power of the narrative form that a graphic novel like Feuille's "Camors" gives a better insight into what is best worth knowing than any such collection of single disquisitions possibly can. Yet, for those who are interested in the details of this unique existence, "Parisine" may be of service.

Ardent admirers of French polish would do well to glance at the



section headed "The Impoliteness of Women," and concluding with the somewhat startling announcement that "politeness is dead." Only, if it be so, it is the fault of the men. The women of the period are probably as kind and courteous as the conduct of the men of the period will allow them to be.

Yet, with all its faults, M. Roqueplan loves Paris still; whereto the closing sentences of the book bear ample witness.

## ROBERTS BROTHERS.

*A Day by the Fire; and other Papers hitherto uncollected.* By Leigh Hunt. Boston: Roberts Brothers, 1870.

Mr. Babson, who collected these essays, and very modestly wrote the preface and affixed thereto his initials, is a rare specimen of a man. He belongs to the class of which Boston is supposed to be entirely composed. Fond of musty tomes, old magazines, and literary papers of any previous century, of such things, in quaint old volumes, as one would readily pass by, keen and quick at scenting whatever savors of meat, but as careful to cast aside the husks and rubbish; not permitting anything to creep into print unawares simply because it is old and unfamiliar. "Tom Folio" has given to us in this collection a well arranged series of essays and sketches, pleasantly and characteristically put, yet broadly and simply as was the wont of this writer of "unmeasured poetry." We know of many firesides where the dainty volume will be welcomed gladly.

*Casimir Maremma.* By the Author of "Friends in Council;" "Realma," etc. Boston: Roberts Brothers, 1870.

Our Boston contributor "Oakham," who by reason of his dwelling-place is sometimes favored among men, perused the advance sheets of this book some days since, and the reader of this column will find reference to it in another page of THE ALDINE, as one of the "Inks of the Hub." This house, by the way, publishes, April 1st, a charming book by Miss Alcott: by title "An Old Fashioned Girl."

*Mauprat.* A Novel. By George Sand. Translated from the French by Virgilia Vaughan. Boston: Roberts Brothers, 1870.

Of this book, again our Boston contributor has spoken well. Without reference to the contents, however, we would like to mention the peculiar good taste in style of print and binding which characterizes nearly all the beautiful and substantial books published by this enterprising firm. Its catalogue comprises books without which every library is sadly incomplete.

*Journal of a Visit to Egypt, Constantinople, the Crimea, Greece, etc., in the suite of the Prince and Princess of Wales.* By the Hon. Mrs. William Grey. New York: Harper & Brothers.

The party making the journey which is "written up" in this book, traveled during the early part of 1869, and the writer was during that time first lady-in-waiting to the Princess. The narrative is in the form of an every-day journal, sometimes exceedingly commonplace with its details of what "I" did; elsewhere exceedingly interesting, with accounts of persons, places, and scenes, to be reached only by such a royal party. As to the first, it is only fair to say that the diary was originally meant merely for private inspection, and was printed in the first edition without the writer's knowledge and consent. This defect of commonplace is, however, largely overbalanced by the chatty, sprightly, and vivid description of such incidents as a state dinner in Egyptian style with the mother of the Viceroy; visits to the harems of the Sultan and Viceroy; and the like. It is not often that one has the chance to look through the eyes of royalty upon such scenes; and we fear that the readers of republican America will be perhaps even more ready than their English cousins to improve the opportunity, consequently the book is likely to have a good sale here.

*Sketches of Creation.* By Alexander Winchell, LL.D. With Illustrations. New York: Harper & Brothers, 1870.

One chapter in this book so pleased us that we promise our readers to print it in an early number of the ALDINE.

*Bible Illustrations, or Original Readings on Sacred History, Biography, Geography, Antiquities, and Theology.* By John Kitto, D.D., F.S.A. In 4 vols. New York: Robert Carter & Brothers.

We hardly know whether to be the more astonished at the wonderful learning, or the tireless industry of Kitto. Turning from his ponderous and most valuable Cyclopaedia of the Bible, the work only of toilsome years, we find ourselves in company with four massive octavo volumes upon Scripture events and characters, from the Genesis to the Apocalypse, from Adam to the Revelator of the New Testament. Without the affectation of profound erudition, we have the results of elaborate research, much collateral testimony and history, supporting the Scripture records, and unblemished by obtrusive speculations and theories. Patriarchs, kings, judges, prophets, apostles, and the Great Master and Teacher Himself are reviewed with the acumen of the philosopher and the reverence of the Christian. The style is simple, flowing, and entertaining—the work is a valuable help to the theologian, while not too scholarly and profound for the masses.

*The Sun.* By Amédée Guillemin. From the French by A. L. Phipson, Ph.D. With fifty-eight illustrations. New York: Charles Scribner & Co., Broadway, 1870.

When we are told that a million copies of any book, or series of books, have been sold in these degenerate days of literature, we of course expect that the volumes must be sensational or trashy—made expressly to catch the dollars of the unheeding multitude who buy books, especially successful and popular ones. The little volume mentioned above is not after any such sort. Containing much that is wonderful, some that is abstruse to many minds, sticking closely to its subject—if one can stick to a subject which is millions of miles away—always readable, it will, like its title, be warmly received.

*The Crust and the Cake.* By Edward Garrett. Author of "The Occupations of a Retired Life." New York: George Routledge & Sons, 416 Broome Street. Philadelphia: J. P. Lippincott & Co.

A very readable tale, with the too common fault of putting into fools' mouths the wisdom of sages and philosophers; but so deftly done is this even that we easily forget the faults when we are charmed with the plot of the story. With some of Dickens's power of description, and with a bright, happy style of his own, the author has added one more to those collections of books which a small multitude reads for once, and dismisses with a few sentences of praise, and then passes by for something fresher and similarly attractive.

*Society and Solitude.* Twelve Chapters. By Ralph Waldo Emerson. Boston: Fields, Osgood & Co., 1870.

*Hedged In.* By Elizabeth Stuart Phelps. Author of "The Gates Ajar." Boston: Fields, Osgood & Co., 1870.  
Received too late for mention.

*The American Drawing Book.* A Manual for the Amateur, and Basis of Study for the Professional Artist: especially Adapted to the Use of Public and Private Schools, as well as Home Instruction. By J. G. Chapman, N. A. A new edition, carefully revised and corrected by the Author. New York: A. S. Barnes & Co., 1870.

*Health by Good Living.* By W. W. Hall, M.D. Editor of "Hall's Journal of Health," etc. New York: Hurd & Houghton, 1870.

*A Battle of the Books.* Recorded by an Unknown Writer. Edited and published by Gail Hamilton. New York: Hurd & Houghton, 1870.

We are indebted to the courtesy of the publishers for advance copies of the April magazines—*Galaxy*, *Putnam's*, *Harper's*, *Old and New*, and *Atlantic*, which we regret we have not the space to notice this month.

## Stolen Sweets.

COURTSHIP is bliss, but matrimony is blister.

How did Adam get out of the garden of Eden? He was snaked out.

WHEN is the best time to read the Book of Nature? When Spring opens, and Autumn turns the leaves.

A MAN warned his wife in New Orleans not to light the fire with kerosene. She didn't heed the warning. Her clothes fit his second wife remarkably well.

A CHICAGO husband, for spite, cut off the beautiful blonde hair of his wife, as she slept, and can't see her now without ringing his mother-in-law's door-bell.

A BOY in Detroit disregarded his mother's injunction not to skate on the river, as the ice was thin. His mother don't have to cook for so many as she did by one.

A WAG has truly said, that if some men could come out of their graves and read the inscriptions on their tombstones, they would think that they had got into the wrong graves.

UNCLE JED, way up country, don't believe in one of our Hartford inventions. He don't see "what on airth there can be beneficial about a 'weed sewing machine.'" He is pestered enough with the plaguy things without sowing them.

SERVICEABLE, seasonable, striking, solid, substantial and satisfactory—all these adjectives apply to the Spring style of hats which KNOX the KING of HATTERS sells at his palace, built by his own pluck, at the corner of Fulton Street and Broadway. Everybody of sense and taste buys a hat of His Majesty, Knox, the Hat-King.—*Adv.*



SILVER-PLATED EPERGNE.  
Engraved expressly for THE ALDINE PRESS.

IN carrying out our plan of illustrating American Artist-industry, we are glad to present our readers with a cut of an Epergne or Fruit-Dish of silver plate, manufactured at the establishment of Messrs. Reed & Barton, in Taunton, Mass. The piece is about thirty inches in height, and in design is light and graceful. The statues are frosted silver, the bowls are lined with gold, and are carefully engraved with a beautiful and unique pattern. This piece was exhibited, by the manufacturers, with other specimens of their work, at the Mechanics' Fair, held in Boston, in September, 1869; and they received the highest prize over all competitors. Their factory was established at Taunton, nearly half-a-century ago; and has sent out, since that time, very many beautiful, striking, and useful patterns, of nearly every variety of table ware in use, which have stood the test of the wear to which, in our American homes, they are subjected. Reed & Barton's ware is always durable.



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## LIFE INSURANCE PROBLEMS.

A. K. GARDNER, M.D.

THERE are many yet unsolved problems in Life Insurance, in some of which time is such an important element, that even were all the other components fixed and determined, we must needs wait until that *datum* is accurately settled in order to make a simple mathematical calculation. Officers of companies are too apt to think that all the elements lie in the hands of the actuary; they have vaguely floating in their brains certain old axioms, such as "figures won't lie," and that "it is a mere matter of calculation." Now the greatest of errors have sprung from too great a reliance upon the calculations of the mathematician. Three times three are certainly nine, and no amount of reasoning or metaphysical disquisition can alter that fact. But we must go back and behind that and see if, in the inquiry we have undertaken, it is necessary to multiply three by three. The error may have been in assuming this; when, perhaps, all that was required was to add three and three together: and six answers to the supposed requisite of nine.

No one of the unsolved problems of Life Insurance is more important than the medical examination. Is it of practical value? Is it of real importance?

At the beginning of Life Insurance in this city, when it was required to get up some of the early companies, and the community were asked to have confidence in the integrity of the undertaking, it was thought desirable to get the names of leading men, prominent on Change and in the Church, as supporters, and thereby *quasi* endorers of the stability of the company. For the first few months or so, men of respectability were insured at the ordinary rates without any examination, and even after that in the case of a well-known President of a Bank or high city official, the ceremony of a medical examination was waived, if his general appearance was passable to the executive official of the company.

We have since advanced somewhat upon that, and probably no one is now insured without going through the formality of a medical examination. But who makes the examination?

The most recent method of getting a physician to a company is the same as adopted for filling the other offices of the companies. The president is the man who has got up the company. He and the vice-president (where a second officer is necessary) have been merchants of large acquaintance, but unsuccessful in attending to their own business, and are therefore supposed to be most apt to be successful in attending to other people's affairs, *lucra non lucendo*. The secretary is a man well acquainted with Life Insurance business, who is drawn away from a subordinate post in some other company, and is supposed to be able to undo all he has done for the former company and transfer all the business to his new place, in virtue of an extra per centage allowed to him to defame his old employers and cry up the new.

The physician is anybody who comes along, but who must have one important qualification, viz.—he must be able personally or through his friends to take up the remainder of the \$100,000 stock, to be put up at Albany. If he is a nephew of a director, or relation of the president so much the better. His qualifications are soon known to the agents and the risks he accepts in the first six months would of themselves seriously cripple any new company. Whether an old man or a young one—and all the worse if he has the conceit of an old practitioner—he is commencing a new business, one to which he has never been educated in the slightest degree, and for which the duties of his life have taught him nothing heretofore. Till he commences examining for Life Insurance, he has been seeking for the hidden, perhaps obscure, cause of certain well-marked and evidently present disease, and to aid him he has all the efforts and the understanding of the patient and friends assisting him by explanation and inquiry.

To-day he has a man claiming to be a well man, disguising every untoward symptom, palliating slight ills, equivocating perhaps all he dares; then the agent, trembling for his commission, who has carefully drawn up his application, slighting every objectionable question, giving plausible reasons to account for the fact that consumption, or some other disease of like gravity, had carried off so many of the family; that his cough was a fresh cold caught in a late rain-storm, etc., etc. The company must pay for this schooling.

Then there are outside doctors, not permanently attached to any company, but who make themselves handy, they are down town early and stay late, they take the place of an examiner temporarily, sick or out of town, or engaged, or after his hour is over and he has gone home. The agents know these men well; they can't afford to be too critical; for were they in the habit of reporting unfavorably on applicants, the agent (as he can take his man to any one for examination) will most assuredly take him to some who will not easily reject him. The agent is his employer and to be pleased, not the company—which pays him both grudgingly and pitifully. And agents will tell you that when they have a shaky risk, they know to what doctors to take him for examination.

It is the new companies which more especially suffer from these "outside" examiners; the older presidents have learnt that it is for their interest to have the examinations made by some one whom they know, especially if the application is not perfectly clean.

Absolute rectitude is, perhaps, as often found in the medical profession as in other classes of business, even; but if ever the insensible leaning of the examiner is in favor of the agent, rather than the company, the per centage of poor risks will be materially heightened by the end of the year.



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It permits Residence anywhere without extra charge, except between Latitude 32 North, and the Tropic of Capricorn.  
All Policies are non-forfeitable and participate in the profits of the Company unless otherwise specified.  
Thirty days' grace allowed on each payment, and the Policy held good during that time.  
Dividends are declared annually upon all Policies that have been in force a full year, and are available on payment of the next annual premium.

## DIRECTORS:

JOHN L. BROWNELL, President Open Board Brokers.  
WALTER R. BLAKE, Brooklyn, New York.  
CHAS. F. DAVENPORT, Lockwood and Davenport, Bankers.  
FRANCIS E. MORSE, New Jersey.  
J. PIERPONT MORGAN, Dabney, Morgan & Co., Bankers.  
JAMES B. PEARSON, Vice-President of the Company.  
JULIUS R. POMEROY, Chambers and Pomeroys, Attorneys.  
JOHN PIERPONT, President of the Company.  
SETH E. THOMAS, American Clock Company.  
ARCHIBALD TURNER, Turner Bros., Bankers.

## WASHINGTON



LIFE INSURANCE COMPANY  
155 Broadway, New York.

CYRUS CURTISS, President. W. A. BREWER, Jr., Vice-Pres't & Actuary.  
WILLIAM HAXTUN, Secretary. CYRUS MUNN, Assistant Secretary.

Cash Assets, over - \$2,000,000  
Cash Income, over - \$1,000,000

Cash Dividends annually, from date of Policies. Policies kept in force by Non-Forfeitable Dividends.

The WASHINGTON holds over \$137 for each \$100 of Liabilities, having the largest excess of Cash Surplus of any permanently established Life Insurance Company in America, thereby giving the utmost possible security to the Policy-holder.

THE CONNECTICUT  
Mutual Life Insurance Company  
OF HARTFORD, CONN.

Assets, Jan. 1st, 1870, - \$27,566,479.26  
Total Death-Claims paid to date, - \$9,671,875.26  
Total Amount of Insurance Outstanding, over - \$177,000,000.00  
Dividend payable to its members in 1870, - \$2,300,000.00

This Company is characterized by great economy in management; careful selection of lives; and by highly profitable results from its investments; and it grants all desirable forms of Life Insurance upon strictly equitable terms, and at the cheapest attainable rates of cost.

## DUNHAM &amp; SHERMAN,

General Agents for New York, Long Island and New Jersey,

194 Broadway, N. Y.

Agents Wanted.—Apply as Above.

EMPIRE MUTUAL  
Life Insurance Company  
OF NEW YORK,  
OFFICE, No. 139 BROADWAY.

## OFFICERS:

G. HILTON SCRIBNER, President.  
GEORGE W. SMITH, Vice-President.  
SIDNEY W. CROFUT, Secretary.  
LEMUEL H. WATERS, Actuary.  
T. K. MARCY, M.D., Medical Examiner.  
EVERETT CLAPP, Supt of Agencies.

## DIRECTORS:

G. HILTON SCRIBNER, President.  
GEORGE W. SMITH, Vice-President.  
SAMUEL F. B. MORSE, 5 East 20th Street, New York.  
M. B. WYNKOOP, Wynkoop & Hallenbeck, 113 Fulton Street.  
R. POILLON, C. & R. Poillon, Shipbuilders, 234 South Street, New York.  
W. E. DRAKE, Drake Bros., Bankers, 16 Broad Street.  
HENRY R. MORGAN, New York & Charleston S. S. Co., 26 Broadway.  
L. W. FROST, Continental Life Insurance Co., New York.

## PRINCIPAL FEATURES.

Whole Life Policies absolutely non-forfeitable from payment of first annual premium.  
Special Insurances non-forfeitable after two annual payments.  
All policies absolutely incontestable after two annual premiums.  
All restrictions upon travel and residence removed, and no permits required.  
No accumulation of Interest on Loans or Deferred Premiums, and no increase of annual payment on any class of Policies.  
Dividends on the Progressive Plan, and also upon the Guarantee Interest Plan.

THE  
FARMERS AND MECHANICS'  
Life Insurance Company  
OF NEW YORK;  
No. 200 BROADWAY.

\$100,000 deposited with the Insurance Department at Albany.

The Farmers and Mechanics' Life Insurance Company will grant Insurance on Lives, in sums of from \$250 to \$10,000, on either of the following plans:

Ordinary Life Plan. Return Premium Plan.  
Endowment Plan. Income Producing Plan.  
Children's Endowment Plan. Term Plan.  
Compound Interest Plan. Joint Life Plan.

## OFFICERS:

President, E. McMURDY.  
Vice-President, EDWARD MARTINDALE.  
Secretary, WILLIAM HENDERSON.  
Consulting Actuary, LUCIUS MCADAM.  
Counsel, Hon. S. L. WOODFORD.  
Medical Examiner, J. W. HENRY.  
Consulting Examiner, RODMAN BARTLETT.  
134 West 40th Street.

## DIRECTORS:

Jewett M. Richmond, Thomas Lord, Wm. Adams, Jr., Hon. Josiah T. Miller,  
Hon. J. H. Martindale H. O. Armour, J. Crosby Brown, Titus Mead,  
Nathan F. Graves, Israel D. Condit, Joseph S. Decker, Theo. F. Hay,  
Wm. C. Ruger, Philo. Remington, Chas. Mole, Hon. S. L. Woodford,  
Chas. H. Doolittle, Hon. Isaac Dayton, Edward McMurdy, Wm. Henderson,  
W. C. Squire, John H. Clark, Orlando L. Stewart, John McMurdy,  
Hon. J. C. Osgood, Edward Martindale, Robert McMurdy, R. J. Todd,  
Hon. J. H. Russell, J. D. Badgley, Lloyd Gran. Bartlett.

THE MUTUAL  
LIFE INSURANCE COMPANY  
OF NEW YORK

Nos. 144 AND 146 BROADWAY,

F. S. WINSTON, President.

Cash Assets, - \$40,000,000.

Invested in Loans on Bond and Mortgage, or United States Stocks.

Issues every approved description of Life and Endowment Policies on selected lives at MODERATE RATES, returning all surplus annually to the Policy-holders, to be used either in payment of premiums, or to purchase additional insurance at the option of the assured.

## OFFICERS:

RICHARD A. McMURDY, Vice-President.  
JOHN M. STUART, Secretary.  
F. SCHROEDER, Ass't Sec'y.  
SHEPPARD HOMANS, Actuary.  
LEWIS C. LAWTON, Ass't Actuary.



## NEW YORK LIFE INSURANCE CO.,

346 & 348 BROADWAY,



(ORGANIZED MAY 1845.)

Assets, over - - - - - **13,000,000.**

ANNUAL INCOME over \$6,000,000. NON-FORFEITURE PLAN originated by this Company. ALL POLICIES NON-FORFEITABLE. PURELY MUTUAL—Policy-Holders receiving all the Profits. Dividends paid annually, available in settlement of second and all subsequent Annual Premiums. Cash Dividends paid Policy-Holders in 1869, more than one and a half million dollars.

New Policies issued in 1868, 9,105, Insuring \$30,765,947.  
1869, 10,717, " 34,446,303.

The following Tables concisely exhibit the progress of the Company during the past six years.

	Received for Premiums, &c.	Accumulation of assets during the year.	Cash Dividends actually paid.
1864, - - - -	\$1,729,810.	\$1,035,412.	\$993,555.
1865, - - - -	2,345,818.	1,277,370.	350,384.
1866, - - - -	3,088,904.	1,990,643.	282,224.
1867, - - - -	3,591,394.	2,150,692.	381,869.
1868, - - - -	4,673,280.	1,941,069.	1,235,865.
1869, - - - -	5,974,707.	2,327,102.	1,535,399.
	21,408,589.	10,622,268.	3,769,386.

During the six years \$3,345,346 have been disbursed for losses, \$3,769,386 have been returned to policy-holders in dividends, and yet the Assets exhibit an increase during that period of over ten and a half million dollars.

**MORRIS FRANKLIN, President.**  
**WM. H. BEERS, Vice-Pres't and Act'y.**  
**THEODORE M. BANTA, Cashier.**

## THE CHARTER OAK LIFE INSURANCE COMPANY

of Hartford, Conn.

New York Office: 183 Broadway.  
N. S. PALMER, Gen'l Agent.

Assets,  
**\$7,500,000.**

DIVIDENDS  
Paid to Insured,  
**\$2,500,000.**



Income,  
**\$3,500,000.**

CLAIMS  
Paid on Policies,  
**\$2,250,000.**

The only Company that guarantees ANNUAL DIVIDENDS, and the first in the U. S. to pay Dividends on and after the first renewal. The Books and Circulars issued by the Company, will be furnished to any person applying for them.

**JAMES C. WALKLEY, President.**  
**Z. A. STORRS, Vice-President.**  
**S. H. WHITE, Secretary and Treasurer.**

## KNICKERBOCKER Mutual Life Insurance Company

OF NEW YORK.

ASSETS, OVER **\$5,000,000.**

GEO. F. SNIFFEN, Secretary. ERASTUS LYMAN, President.  
E. W. DERBY, M. D., Consulting Physician.

### HOME DISTRICT:

Comprising the States of New York, New Jersey, Rhode Island, Connecticut, Vermont and Pennsylvania.

#### SUPERINTENDENTS OF AGENCIES:

C. A. HUNTER. | H. E. EASTMAN.

#### ASSISTANT SUPERINTENDENTS:

B. MOELLER. | WM. J. LEEDS.

**H. LASSING, Manager.**

OFFICE: 161 BROADWAY,  
NEW YORK.

## GUARDIAN Mutual Life Insurance Company,

No. 251 BROADWAY, NEW YORK.

ASSETS, - - - - - **\$2,000,000.**

All Approved Forms of Insurance Issued.

ALL POLICIES NON-FORFEITABLE  
BY THEIR TERMS.

Liberal Modes for the Payment of Premiums.

### ANNUAL DIVIDENDS.

The Entire Profits of the Company will be divided equitably among the Insured.

**W. H. PECKHAM, President.**

**WM. T. HOOKER, Vice-President.**

**L. McADAM, Secretary.**

## AMERICAN TONTINE Life and Savings Insurance Company,

Office: 149 BROADWAY, NEW YORK.

### PECULIAR FEATURES.

ALL POLICIES NON-FORFEITABLE BY THEIR TERMS. THIRTY DAYS' GRACE in the payment of renewal Premiums given in the Policies. PREMIUMS lower than the average, and the same as have just been jointly adopted by several Standard Companies, viz.: the "Mutual," "Equitable," "Washington," &c. LOANS ON POLICIES made after two Annual Premiums have been paid. DIVIDENDS on the contribution plan, by which each Policy-holder receives a share of the Surplus in the same proportion he has contributed to it. NOVEL FORMS OF INSURANCE.

### A Tontine Department.

The only one in the United States.

TONTINES provide for Old Age just as Life Insurance does for early death. They are much patronized in Europe, where about Fifty Millions of dollars are invested in them. The depositors form a family, so to speak, the survivors of which share, in equitable proportions, the inheritance derived from the accumulated deposits of those that die.

**WILLIAM H. LUDLOW, Pres't.** **ROBERT M. STRATTON, Vice-President.**  
**HENRY SNYDER, Secretary.** **D. PARKS FACKLER, Consulting Act'y.**

### DIRECTORS:

WM. H. LUDLOW, J. O. SEYMOUR, M. C. MORGAN,  
R. M. STRATTON, WM. BLOODGOOD, EDWARD HAIGHT,  
SAMUEL WILLETS, JAMES M. BROWN, WM. M. TWEED,  
CLARENCE S. BROWN, SAMUEL L. MITCHELL, CHARLES J. SHEPARD,  
JONATHAN THORNE, J. WILSON STRATTON, DWIGHT TOWNSEND,  
JOHN N. WHITING, JOSEPH M. COOPER, PHILIP W. ENGS,  
ROBERT SCHILL, R. LENOX KENNEDY, ELIJAH T. BROWN,  
J. P. GIRAUD FOSTER, JOHN CASWELL, ABRAHAM S. HEWITT.  
JOHN N. WHITING, Counsel. FOSTER & THOMAS, Solicitors.  
CHARLES McMILLAN, M. D., Medical Examiner.

## MANHATTAN Life Insurance Company

OF NEW YORK.

Cash Assets, over **\$6,000,000.**

### OFFICERS:

**HENRY STOKES, President.** **C. Y. WEMPLE, Vice-Pres't.**  
**J. L. HALSEY, Secretary.** **S. N. STEBBINS, Actuary.**  
**H. Y. WEMPLE, Ass't Secretary.**

The only Company reporting a Surplus of Interest, over Expenses in 1868.

SMALLEST RATIO OF MORTALITY. EXPENSES LESS THAN ANY CASH COMPANY.

### LIBERAL MODES OF PAYMENT OF PREMIUMS.

Insurers Receive the Largest Bonus ever given.

DIVIDENDS MADE ANNUALLY ON ALL PARTICIPATING POLICIES.

### NO CLAIM UNPAID.

ALL KINDS OF NON-FORFEITING LIFE AND ENDOWMENT POLICIES ISSUED.

Policies Incontestable.

## STATEMENT OF THE National Life Insurance Company

OF NEW YORK,  
212 Broadway, cor. Fulton Street.

**EDWARD A. JONES,**  
President.

**J. O. HALSEY**  
Vice-President.



**J. A. MORTIMORE,**  
Secretary.

**Rev. JAS. PORTER, D.D.,**  
Supt. of Agencies.

### For the Year Ending December 31, 1869.

Total Assets, Jan. 1st, 1870 ..... \$743,215 24  
Total Assets, Jan. 1st, 1869 ..... 438,247 97  
Increase in Assets during 1869 ..... \$304,967 27  
Policies Issued to Jan. 1st, 1869, 3543; Insuring ..... \$9,721,969  
Policies Issued to Jan. 1st, 1870, 6187; Insuring ..... 15,162,882  
Increase in Number of Policies in 1869, 2644; Increase in Amount Insured, 5,440,913  
The foregoing shows a great material progress in the business and standing of the Company, and proves the correctness of the principles on which it has so far been worked.  
Attention is called to the detailed report for 1869, and to the new Tables of Rates, which can be procured by application to the Company, or any of its Agents.  
Dividends annually after the first Annual Premium, and available in payment of Premium, or increase of amount of Insurance.  
**SEND FOR CIRCULAR. AGENTS WANTED.**

## HERCULES MUTUAL Life Assurance Society of the U. S.



**JAS. D. REYMERT, Pres't.** **ASHER S. MILLS, Sec'y.** **THOS. H. WHITE, M.D., Med. Exam.**

## THE MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

Organized 1845. Charter Perpetual.  
**STRICTLY MUTUAL.**

**ASSETS OVER \$19,000,000.**

### Officers:

**LEWIS C. GROVER, President.**  
**BENJAMIN C. MILLER, Vice-President.**  
**EDWARD A. STRONG, Secretary.**

This long-established and always successful Company issues all the various kinds of policies, at the LOWEST RATES consistent with safety and the best interests of the members.

**EVERY POLICY HOLDER IS A MEMBER.**

All the profits are divided annually among the insured.

**Its Expenses are Lower than any other Company.**

Dividends are declared on each and every premium paid. They may be left to accumulate till the policy becomes paid up, or applied to the reduction of premiums. By the Note System, it makes them available at the time of payment, and not at the close of the first or succeeding years. This enables the party to be insured from the first for double the amount than by the all-Cash plan.

This Company unites both the all-Cash and Note-plans, and hence the insured has advantages much greater than afforded by exclusively all-Cash Companies, and Policies are often saved, when in the latter they would be lost.

**New York Office, 137 Broadway.**

**SAMUEL H. LLOYD, Agent.**

Hours for Medical Examination at the Office, daily, from 11 A. M., till half-past 2 P. M.

## SECURITY Life Insurance and Annuity Co.

31 & 33 Pine Street, New York.

ASSETS, - - - - - **\$2,400,000.**

Income, - - - - - **\$1,400,000.**

### SUCCESSFUL PROGRESS OF THE COMPANY.

New Policies.	No. of Policies issued each year.	Gross Receipts.	Amount Insured by New Policies.	Total Gross Assets.
Year 1862,	211	23,423	489,000	122,857
" 1863,	888	80,538	1,939,550	160,092
" 1864,	1,403	149,411	2,819,743	249,831
" 1865,	2,134	323,827	4,841,280	425,027
" 1866,	3,325	603,651	7,526,509	753,398
" 1867,	4,094	880,000	9,070,805	1,286,390
" 1868,	4,386	1,055,000	11,561,000	1,854,570
" 1869,	6,358	1,408,525	17,062,590	2,377,652

NO RESTRICTIONS ON TRAVEL.

ALL POLICIES NON-FORFEITABLE after three Annual cash payments.

Every description of Policy issued on the most favorable terms.

**ROBERT L. CASE,** **THEODORE R. WETMORE,**  
President. Vice-President.  
**ISAAC H. ALLEN, Secretary.** **DR. STEPHEN WOOD,** Medical  
**REUBEN H. UNDERHILL, Counsel.** **DR. EDWARD MACOMB,** Examiner.

## PHOENIX Mutual Life Insurance Company

OF HARTFORD, CONN.

Assets, - - - - - **\$6,500,000.**

Issues all Forms of Life and Endowment Policies on  
ALL CASH or Half Note Plan.

Nearly all RESTRICTIONS on BUSINESS and TRAVEL REMOVED.

Dividends have uniformly been fifty per cent. on the full amount of Premium paid.

Dividends may be applied to increase the Insurance, or to reduce the premium as the applicant may elect.

**J. F. BURNS, Sec'y.**

**E. FESSENDEN, Pres't.**

Branch Office: 153 BROADWAY, N. Y.

**A. C. GOODMAN, Resident Director.**



THE  
**PIONEER ACCIDENT COMPANY**  
OF  
**AMERICA.**

**The Travelers Insurance Co.**

OF HARTFORD, CONN.

Cash Assets, over - **\$1,250,000.**

### INSURES AGAINST ACCIDENTS.

General Accident Policies, for the month or year, written by Agents, at rates within the reach of all. Has PAID OVER ONE MILLION DOLLARS in benefits to Policy-holders.

**GRANTS LIFE AND ENDOWMENT POLICIES**

On exceedingly Favorable Terms. Ample Security, Low Cash Rates, Definite Contracts, Policies Non-Forfeitable.

**JAS. G. BATTERSON,** **RODNEY DENNIS,**  
President. Secretary.  
**GEO. B. LESTER,** **CHAS. E. WILSON,**  
Actuary. Ass't Secretary.

**New York Office: 207 Broadway, cor. Fulton Street.**

**R. M. JOHNSON, Manager.**



## Publishers' Column.

## A SIGNIFICANT SUCCESS.

WHEN Life Insurance was a tree of meager growth in this country, it would have been a very difficult task to persuade its most sanguine supporters, that a quarter of a century would produce such results from such small beginnings. When we reflect that more has been done in the United States, than in the crowded capitals of Europe, where Assurance of Lives, in one form or another, has been practised for more than a century, we can appreciate something of that prudent foresight, and careful calculation of chances which is characteristic of the Yankee mind, though he is often set down as being reckless in the extreme.

Some men succeed in business while others fail, but we are glad to know that in Life Insurance there is no such word as fail, for, while the laws of mortality and interest remain as they have been for the past two centuries, so long may we rest assured that when we have insured our lives for the benefit of others, we have done one of the things we ought to have done, and that we have acted wisely and well. A Company which has grown with such steady progress, and with such swift increase that it seems impossible that such results have been so speedily realized, is the Continental Life Insurance Company of this city. In May, 1866, its first policy was issued; in December, 1869, over twenty thousand had been written. The increase of business, as indicated by the number of policies issued in 1869 over the year 1868, is greater than is reported by any other Company in the world. A very remarkable feature in the history of this Company is the extremely low ratio of mortality, as shown by the Reports to the Massachusetts Commissioner for the years of 1867 and 1868 inclusive; in fact, lower than any other Company represented in the report. While the average ratio of losses in all the Companies was *twenty per cent.*, that of the Continental was only *nine per cent.* This fact is worthy of attention, as the rate of mortality is one of the most important and peculiar considerations which affect the standing and dividends of a Life Company. By consent of the stockholders, the Company is now conducted on the mutual plan as far as the policyholders are concerned, all the surplus being divided on the contribution plan. By this plan, now adopted by the best Companies, such a share of the policy-holder's money is returned as belongs to him, and the longer he is a member the larger will his surplus become, or what is the same thing, his payments will materially diminish. Grace to the extent of thirty days is extended to the policy-holder, and the policy is held good during the time. A favor of this kind costs the Company nothing, but under some circumstances it may save the policy when it may be most valuable.

After paying expenses, losses, and dividends, the balance of assets on the 31st of December, 1869, belonging solely to the policyholders, was over Three-and-One-Half Millions of Dollars. Such a success has only been attained by energy, activity, and patience on the part of the officers and agents of the Continental. Some of them were men of experience when they joined hand in hand to push this Company. Others were men who seem to have been wonderfully well qualified for the positions which they have filled with so much credit.

If a success so significant has been achieved so speedily, and the same talent and tact conspire, the day is not far distant when this vigorous sapling may overshadow all the other oaks in the forest.

THE Hanover, one of our oldest and strongest Companies, has, we learn, secured an office in the elegant new granite building of the Equitable Life Company on Broadway, which will be ready for occupation the First of May next.

ATLANTIC  
Mutual Insurance Company.

ORGANIZED IN 1842.

OFFICE:

51 WALL STREET, COR. WILLIAM,  
NEW YORK.

Insures against Marine and Inland Navigation Risks.

This Company is PURELY MUTUAL. The whole PROFIT reverts to the ASSURED, and is divided ANNUALLY, upon the

Premiums terminated during the year, for which Certificates are issued bearing interest until redeemed.

In January, 1870, the Assets Accumulated from its Business were as follows, viz:

United States and State of New York Stock, City, Bank and other Stocks, -	\$7,856,297
Loans secured by Stocks and otherwise, -	3,148,400
Premium Notes and Bills Receivable, Real Estate, Bond and Mortgages and other Securities, -	2,931,021
Cash in Bank, -	533,797
	\$14,469,508

J. D. JONES, Pres't.

CHARLES DENNIS, Vice-Prest.

W. H. H. MOORE, 2d Vice-Prest.

J. D. HEWLETT, 3d Vice-Prest.

J. H. CHAPMAN, Secretary.

CONTINENTAL LIFE INSURANCE CO.  
OF NEW YORK.

Offices: 26 NASSAU ST., cor. Cedar.

## OFFICERS.

PRESIDENT:  
JUSTUS LAWRENCE.

VICE-PRESIDENT:

M. B. WYNKOOP.

SECRETARY:

J. P. ROGERS.

\* ACTUARY:

S. C. CHANDLER, Jr.,

MEDICAL EXAMINER:  
E. HERRICK, M. D.

## DIRECTORS.

JAMES B. COLGATE,  
of Trevor & Colgate, Bankers.CHAUNCEY M. DEFEW,  
(Late Secretary of State.)JUSTUS LAWRENCE,  
President.JOSEPH T. SANGER,  
Merchant, 45 Liberty Street.Rev. HENRY C. FISH, D. D.,  
Newark, New Jersey.RICHARD W. BOGART,  
of O. M. Bogart & Co., Bankers.LUTHER W. FROST,  
New York.

Number of Policies issued in 1869, - - - 8,778.

Total " " to Dec. 1, 1869, - 20,375.

Increase of 1869 over 1868, Policies, - - - 2,772.

Assets Dec. 31, 1869, - - - \$3,500,102 00.

John Hancock

MUTUAL  
LIFE INSURANCE CO.  
OF  
BOSTON.

Offers Unequaled Advantages and Courts Investigation.

BRANCH OFFICE:

No. 155 BROADWAY, N. Y.

HALL & MANNING,  
MANAGERS.A. F. HASTINGS, Pres't. W. B. BUCKHOUT, Vice-Pres't.  
NATHAN HARPER, Secretary.

INSURE IN THE

Security

NEW YORK.

Capital, \* \* \* \$1,000,000.

Office, No. 119 Broadway.

B. S. WALCOTT, Pres't.

I. REMSEN LANE, Sec'y.

HANOVER  
Fire Insurance Company  
OFFICE  
No. 45 WALL STREET,  
New York

THOMAS JAMES, Actuary,  
Eastern Agency Dep't.CASH ASSETS,  
\$726,399 94.NEW YORK AGENCY  
OF THE

Ætna Insurance Co.

OF HARTFORD,

No. 62 WALL STREET,

Incorporated 1819.

J. A. ALEXANDER, Agent

Assets, \$5,052,880.12. | Liabilities, \$499,803.55.

Capital, \$3,000,000.

WRIGHT & SMITH,  
Machine Works,  
Nos. 2 to 6 ALLING STREET,  
(COR. MARKET ST.) NEWARK, N. J.

Wright & Smith's Improved Vertical Engines.  
Something entirely new, and peculiarly desirable where an economical and effective engine is required in a small space.  
Send for Catalogue.

## MABIE, TODD &amp; CO.

(Established 1847.)  
MANUFACTURE

Gold Pens and Cases,  
180 Broadway,  
Factory, 138 Wooster Street. New York.

ALL GOODS BEARING OUR NAME WARRANTED.

MERIDEN BRITANNIA Co.  
Manufacturers of the Finest Quality of  
Silver Plated Goods,  
West Meriden, Conn.  
SALESROOM:  
No. 199 BROADWAY, New York.

Culbert & Co.  
Pocket Books,  
24 Maiden Lane, N. Y.

Russia Leather Goods, Dressing Cases, Bags, &amp;c.

WRITING DESKS A SPECIALTY.

Manufactory Established 1824.

THADDEUS DAVIDS & CO.,  
Sealing Wax, Wafers,  
WRITING INKS, FLUID, &c.  
IN ALL THEIR VARIETIES, FOR THE TRADE ONLY.  
127 and 129 William Street,  
NEW YORK.

KNICKERBOCKER  
CARD MANUFACTORY.  
JOHN ROBINSON,  
Nos. 77 and 79 FULTON STREET,  
NEW YORK.  
Manufacturer of Printers' and Engravers' Cards.

CRAMPTON BROS.,  
MANUFACTURERS OF  
SOAPS, SPICES, SALERATUS, &c.,  
Mills: 2, 4, 6, 8 & 10 Rutgers Place,  
And 33 & 35 Jefferson Street,  
ADDRESS: P. O. BOX 6716. NEW YORK. OFFICE:  
No. 84 FRONT ST.

Mercantile Mutual Marine Insurance  
COMPANY,  
No. 35 Wall Street, New York.

ELLWOOD WALTER, President.  
ARCHD. G. MONTGOMERY, Jr., Vice-President.  
ALANSON W. HEGEMAN, 2d Vice-President.  
C. J. DESPARD, Secretary.

ENOCH MORGAN'S SONS  
211 Washington St., New York.  
FOR SALE EVERYWHERE.  
SAPOLIO  
CLEANS WINDOWS, MARBLE, KNIVES, POLISHES TINWARE, IRON, STEEL, &c.

R. THE P.  
Railway Passengers Assurance Co.  
OF HARTFORD, CONN.,  
Issues Tickets of Insurance against  
ACCIDENTS.

J. G. BATTERSON, Pres't.

C. D. PALMER, Sec'y.

This Company has Paid in Losses

\$152,721.74 for \$990.70

Received in Premiums.

A. Cash Assets, - - \$426,165.29. Co.



# HOME Insurance Company OF NEW YORK,

Office, No. 135 Broadway.

CASH CAPITAL,  
\$2,000,000.

Assets 1st Jan., '70, 4,516,368 46  
Liabilities 120,387 83

Abstract of the Thirty-Third Semi-Annual Statement, Showing  
the Condition of the Company on the 1st day of January, 1870:

ASSETS:	
Cash, Balance in Bank	\$239,156 13
Bonds and Mortgages, being the first lien on Real Estate	1,460,915 00
Loans and Stocks, payable on demand	498,075 00
United States Stocks (market value)	1,492,378 74
State, Municipal and Bank Stocks and Bonds, (market value)	666,438 00
Other Property, Miscellaneous Items	158,805 58
Total	\$4,516,368 45

CHAS. J. MARTIN, President.

A. F. WILLMARTH, Vice-President.

D. A. HEALD, 2d Vice-Pres't.

J. H. WASHBURN, Secretary.

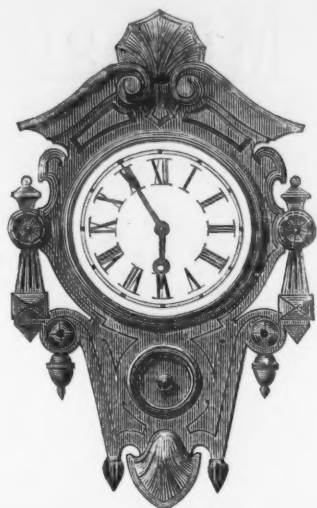
GEO. M. LYON, Ass't Sec'y.

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These Teas have been selected with great care, and with especial reference to the taste and wants of our customers. They are very fresh and of the choicest flavor, and cannot fail of giving entire satisfaction.

We shall now fill "club orders" from these new crop Teas, in quantities to suit our customers, at the prices named in the following

Price List of Teas.

Oolong (black), 70c., 80c., 90c., best \$1. per lb.

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English Breakfast (Black), 80c., 90c., \$1, \$1.10, best \$1.20 per lb.

Imperial (Green), 80c., 90c., \$1, \$1.10, best \$1.25 per lb.

Young Hyson (Green), 80c., 90c., \$1, \$1.10, best \$1.25 per lb.

Uncolored Japan, 90c., \$1, \$1.10, best \$1.25 per lb.

Gunpowder (Green), \$1.25, best \$1.50 per lb.

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GROUND COFFEE, 20c., 25c., 30c., 35c., best 40c. per pound. Hotels, Saloons, Boarding-house keepers, and Families who use large quantities of Coffee, can economize in that article by using our FRENCH BREAKFAST AND DINNER COFFEE, which we sell at the low price of 30 cents per pound, and warrant to give perfect satisfaction.

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FINE RUSSIA LEATHER  
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The Liverpool & London & Globe  
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Assets in the United States, 2,000,000

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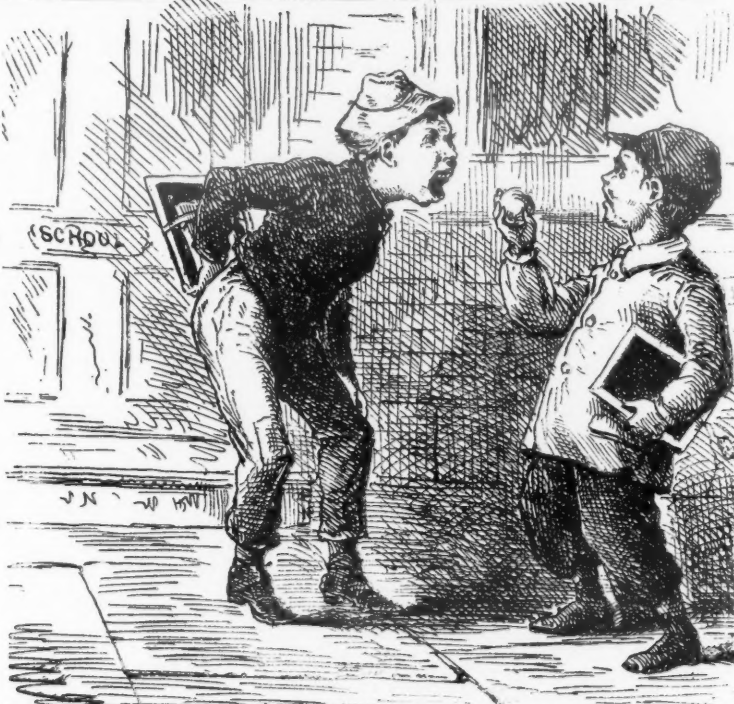
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BOYHOOD OF GREAT MEN.

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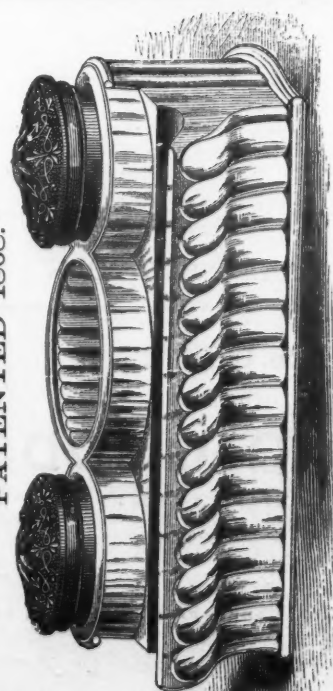
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ISAAC SMITH'S SONS & CO.,  
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Not five minutes walk from Fulton and Wall Street Ferries.

"The Old" National Fire Insurance Company, in the  
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Offices, No. 52 Wall Street.

Cash Capital, - - - \$200,000.

Incorporated 1838.

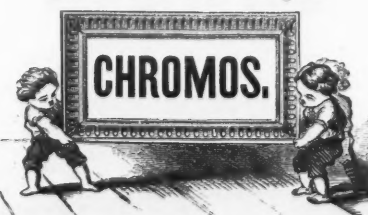
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It is now presented in a scientific combination with other soothing and healing agencies, in the form of a SALVE; and, having been already used in numberless cases with most satisfactory and beneficial results, we have no hesitation in offering it to the public as the most certain, rapid and effectual remedy for all Sores and Ulcers, no matter of how long standing, for Burns, Cuts, Wounds, and every ABRASION of SKIN or FLESH, and for Skin Diseases generally.

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Our manufactory covers an entire acre of ground, six stories in height, and is nearly double the size of any other Piano Factory in the world. Every part of the Piano is made in this one building, under our own special vigilance. We are now finishing 45 Pianos per week, employing 400 of the most skillful workmen in the country. We have now perfected arrangements, by the occupancy of our entire building, to finish 60 Pianos per week, for which, by the general increase of our orders throughout this and foreign countries, we anticipate a ready sale.

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WM. A. SCOTT,  
Asst. Secretary.  
Cash Capital.  
  
ASSETS,  
Feb. 1, 1870,  
**\$801,000.**  
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President.  
HENRY WESTON,  
Vice-President.  
Scrip Participation.

# The Mutual Life

## Insurance Company

### OF NEW YORK.

F. S. WINSTON, President.

#### DETAILED STATEMENT

For its Twenty-seventh Fiscal Year,

Being for 11 months, ending Dec. 31st, 1869.

Net Assets February 1st, 1869.....\$20,325,295 10

#### RECEIPTS.

Premiums and Policy Fees:  
Original Premiums and  
Policy Fees.....\$3,936,820 06  
Renewal Premiums..... 7,225,023 35  
Annuities..... 13,816 46 \$11,175,659 87  
Interest Receipts:  
Bonds and Mortgages... 1,024,997 65  
Stocks..... 328,534 88  
Sundry Sources..... 32,117 25  
Premium, on Gold and  
Rents..... 104,704 20 2,090,353 48  
Total cash receipts for eleven months.....\$13,266,013 35  
\$42,591,308 45

#### DISBURSEMENTS.

Paid to Policy-holders:  
Claims by death—Original  
Policies.....\$1,655,651 28  
Dividend Additions..... 281,613 19  
Matured Endowments—  
Original Policies..... 47,000 00  
Dividend Additions..... 17,782 90  
Cash Dividends..... 3,279,514 53  
Cash Annuities..... 14,063 29  
Annuity Reduction of  
Premiums..... 6,507 60  
Cash on Surrendered  
Policies..... 696,189 69 \$5,998,322 48  
Expenses of Management:  
Taxes charged by State  
Laws..... 100,710 94  
Salaries to Officers and  
Employees..... 142,173 83  
Exchange and Postage.. 52,643 09  
Law, and Office Expenses  
and Furniture..... 58,570 34 354,098 20  
Expenses for New Business:  
Advertising..... 33,974 79  
Printing and Stationery.. 37,529 94  
Physicians' and Medical  
Examiners' Fees..... 69,202 74 140,707 47  
Paid Agents:  
Commissions..... 253,162 96  
Renewal Com. purchased 633,433 63 886,596 59  
Total cash disbursements in eleven months.....\$7,379,724 74  
Net Assets December 31st, 1869.....\$35,211,583 71

#### INVESTED AS FOLLOWS:

Cash on hand, in banks and trust  
companies, at interest.....\$1,857,330 30  
Bonds and Mortgages on Real Estate... 27,319,882 47  
United States Stocks, at cost..... 4,503,108 75  
New York Stocks, at cost..... 570,000 00  
Real Estate..... 953,717 40  
Balances due by Agents, in the  
course of transmission..... 7,544 79  
ACTUAL CASH INVESTMENTS.....\$35,211,583 71  
Add:  
Interest accrued but not due..... \$155,847 63  
" due and unpaid..... 30,260 64  
Premiums due but not yet reported,  
chiefly for December..... 286,154 14  
Deferred, Quarterly, and Semi-  
Annual Premiums..... 1,200,486 45  
Market value of Stocks in excess  
of cost..... 684,771 00  
Rents accrued but not yet due..... 7,750 00  
Premiums on Gold on hand..... 2,315 04 \$2,367,584 90  
Gross Assets, December 31st, 1869.....\$37,579,168 61  
Increase in Net Assets for the 11 months.....\$5,886,288 61

RICHARD A. McCURDY, Vice-President.  
SHEPPARD HOMANS, Actuary.

JOHN M. STUART, Secretary.  
FREDERIC SCHROEDER, Assistant Secretary.

WILLIAM BETTS, LL. D.,  
HON. LUCIUS ROBINSON,  
HON. HENRY E. DAVIES, } Counsel.

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**Electro-Plated Ware.**

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SPECIAL BARGAINS IN

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ALSO,

A SPLENDID LINE OF TRAVELLING DRESS-GOODS,  
NEW STYLES.

N. B.—BONNETS, AND SUITS READY-MADE CONSTANTLY ON HAND.



## SELECTIONS FROM CRITICAL NOTICES OF THE ALDINE PRESS—MAY NUMBER.

## NEW YORK PAPERS.

"THE ALDINE PRESS presents its accustomed attractions of fine printing and effective engravings in the number for May, which contains also an eloquent descriptive article of Rev. Dr. Schenck on Niagara, and an amusing burlesque of the Life of Cleopatra."—*Evening Post*.

"The May number of THE ALDINE PRESS presents all those marked excellencies in the way of engraving, typography, &c., that have heretofore placed it in these respects at the head of publications issued from the American press. Speaking of this magazine, Prof. James Russell Lowell says: 'It is one of the most perfect specimens of typography I ever saw. I was especially struck with the excellence of the ink, which is commonly so shabby in American printing, but in your volume deserves to be called beautiful.' Nine beautiful engravings are given in the May number."—*Times*, May 4.

"The *Globe* sometime since published the contents of the May ALDINE PRESS. But as 'a thing of beauty is a joy forever,' we now give it a more extended notice. It is the most artistic, high-toned, beautiful and sumptuous publication which comes to our office from any part of the world. No wonder the *Nation* is ashamed of its own common-place type and paper by the side of the royal ALDINE! Cats may look at kings, but they should not be spiteful or snappish. The ALDINE opens with Doré's picture of 'The Niagara of the Last Century.' It is bold, gloomy, and grand, the silver moonlight falling on the brink of the waterfall as we have often seen it, with a charm almost magical. Rev. J. Clement French concludes his article on Chateaubriand's *Atala*, and Rev. Noah Hunt Schenck has a magnificent descriptive article on 'Niagara, the Type of Force.' His word painting of the Falls and rapids is vivid and true to nature. Dr. J. B. F. Walker has a pleasant and chatty article about Spruce Street, which, to the ordinary observer is one of the dullest streets in the city. B. G. Hooper reviews 'Henry Crabb Robinson's Diary,' and E. T. Mason writes 'About Aldus,' the celebrated printer, after whom this journal was named. Two French hunting scenes, and a large etching of 'An Assiniboin Burial Place,' are as fine illustrations as ever appeared in a publication of the kind. It is a luxury to look at them. G. Fred. Flichtner writes of 'American College Architecture,' and Prof. Alex. Winchell has an article on 'Will the Sun Cease Shining?' A very laughable article is called 'Life and Character of Cleopatra,' and the Art Department, by Mr. D. O'C. Townley, is well edited and full of good things. THE ALDINE is among papers what Booth is among places of amusement."—*Globe*, May 12.

"The first engraving in the May number of THE ALDINE PRESS, is Doré's Niagara, which illustrates Rev. Dr. French's concluding paper on Chateaubriand's 'Atala.' Connected with it is an article by Rev. Dr. Schenck, on the great cataract as 'The Type of Force.' An etching of the 'Assiniboin Burial Place,' by E. Bodmer, is an effective full-page plate. There are other engravings from La Chaise, Fenn, Konewka, and Beard, and the letter-press is by Dr. Fuller-Walker, B. G. Hooper, E. T. Mason, G. F. Flichtner, Professor Winchell, and D. O'C. Townley."—*Brooklyn Eagle*, May 12.

## BOSTON PAPERS.

"PERIODICALS.—THE ALDINE PRESS, for May, holds the place that journal has won as an elegant and unrivaled folio, in its illustrations, toned-paper, fine type and good impressions. The proprietors, without losing anything of the beauty of dress, are adding to its literary value; and this issue has several articles of marked merit; among them that on 'Niagara, the Type of Force,' which fitsly appears with the picture of the mighty Cataract before civilization put so much of utilitarianism around it to mar its grandeur if that were possible."—*Transcript*, May 7.

"That magnificent specimen of the arts of typography and drawing, THE ALDINE PRESS, comes with a most sumptuous number for May. The concluding illustration of Doré's 'Atala' is fully equal to those which have preceded it in former numbers of THE ALDINE PRESS. It is a view of a portion of the Falls of Niagara, as they were a century ago, seen from out a wild, rocky chasm, whose crags and overhanging trees are projected with stereoscopic boldness upon the eye. One of Bodmer's characteristic wild scenes, 'An Assiniboin Burial Place,' occupies one of the broad, fair pages of this number. It is a most delightfully artistic print, worthy of a frame and place of honor. Indeed, there are none of the illustrations in THE ALDINE PRESS which are less than perfect in every point of execution. The engraving is in the highest style of the art, and the printing is exquisite. Two French hunting scenes—one a poucher taking a hare from the springs just at dawn—three smaller sketches of scenery, and a humorous bit by Beard, conclude the generous list of art attractions in this number, which, as

regards its other specialties—fine paper, press-work, and reading matter is equally superb."—*Post*, May 6.

## PHILADELPHIA PAPERS.

"The Associated News Company, 16 South Seventh street, send us the May number of the magnificent ALDINE PRESS, the praises of which are being justly sounded the country over. It is the aim of the publishers to produce perfection in artistic journalism, and their success in this respect is beyond peradventure. It contains the cream of elegant literature, besides gems of the wood engraver's art, some of them as beautiful as the finest steel or copper mezzotints. The size of this unique sheet is 15 by 21 inches, or what is called Crown by papermakers, and the engravings which are announced as shortly forthcoming will be of a size suitable for framing. Stories, essays, sketches and poetry, original and selected, as well as miscellaneous matters, give this Art Journal an interesting character for general readers. The subscription price is only two dollars per annum, which is exceedingly low, and brings it within the reach of all. The publishers are Sutton, Bowne & Co., 23 Liberty street, New York. The Associated News Company of this city can supply it."—*Evening Star*.

"The Associated News Company, No. 16 South Seventh street, send us a copy of THE ALDINE PRESS, with *Harper's Weekly* and *Appleton's Journal*. THE ALDINE PRESS is really a superb publication, and well worthy a place in every library in the country."—*Sunday Morning*.

## OTHER PAPERS.

"THE ALDINE PRESS for May is received. The illustrations this month are really grand, while the beauty of its typography continues to excite our admiration. Each number contains one of Doré's fine art engravings, with many others. Published by Sutton, Bowne & Co., 23 Liberty street, New York."—*Home Journal*, Hastings, Mich., May 13.

"THE ALDINE PRESS, for May, published by Sutton, Bowne & Co., is received. The Press is decidedly the finest magazine published in the country. Its wood-cuts are the very perfection of art. No other magazine can present so fine an ornament for the center table, parlor or study."—*Cecil Whig*, Elton, Md., May 13.

"THE ALDINE PRESS, in Typographical beauty and exquisite excellence of illustration stands at the head of all periodicals in the world. The May number is extraordinarily good. The leading illustration, 'Niagara of the Olden Time,' from Doré's 'Atala,' is beautifully engraved. Three or more large engravings suitable for framing appear in each number of this periodical. The literary contents are always good."—*Chronicle*, Southport, Conn., May 18.

"THE ALDINE PRESS.—The May number of THE ALDINE PRESS fully equals the preceding ones. This journal is the best specimen of typography and engraving that we have ever seen. Sutton, Bowne & Co., Publishers, 23 Liberty street, New York."—*Virginia Herald*, Fredericksburg, Va., May 12.

"THE ALDINE PRESS is the most beautifully printed magazine we know of. Each number contains several large pictures, any of which are richly worth framing and hanging in the parlor. No better specimens of fine engraving can be found in any other periodical. \$2.50 a year. Sutton, Bowne & Co., Publishers, New York."—*Monmouth Enquirer*, Freehold, N. J., May 19.

"THE ALDINE PRESS.—This finest American monthly publication—whether we regard its beautiful typography, its striking and valuable engravings, the high order of its literary contents, or its magnificent 'tout ensemble'—is out for May, with no less than nine splendid illustrations."—*Enquirer*, Hempstead, L. I., May 20.

"THE ALDINE PRESS, for May, is a marvelous beauty. Its engravings—nine in number—are the best from wood that we have ever seen, its literary department is ably conducted, and the tinted paper is of the best."—*Observer*, Fayetteville, Tenn., May 19.

"THE ALDINE PRESS.—This new illustrated paper is admitted on all sides, to be the highest achievement of typographical art and excellence, we have yet attained. The May number is a delicious specimen of printing and wood engraving surpassing anything we have seen. It is printed on splendid cream laid paper, has three full-page illustrations and three smaller ones, all fine, and beside has good reading matter—all for \$2.00 a year."—*The Adams Transcript*, North Adams, Mass., April 21.

"THE ALDINE PRESS for May is one of the best numbers of that superbly illustrated

and printed journal that we have yet seen. Its pages fairly sparkle with gems of artistic beauty, while its typography is a marvel of neatness, fairly distancing all competition. The publishers of this unique journal—Messrs. Sutton, Bowne & Co., New York—may well feel proud of the success which they have achieved with THE ALDINE."—*Daily Republican*, Winona, Minn.

"THE ALDINE PRESS furnishes a variety of good reading matter printed and illustrated in a style to suit the most fastidious."—*Gleaner*, Lee Mass.

"We have on our table THE ALDINE PRESS, which is an artistic beauty, filled with interesting literary matter of the most beautiful and charming nature."—*Enquirer*, Brenham, Texas.

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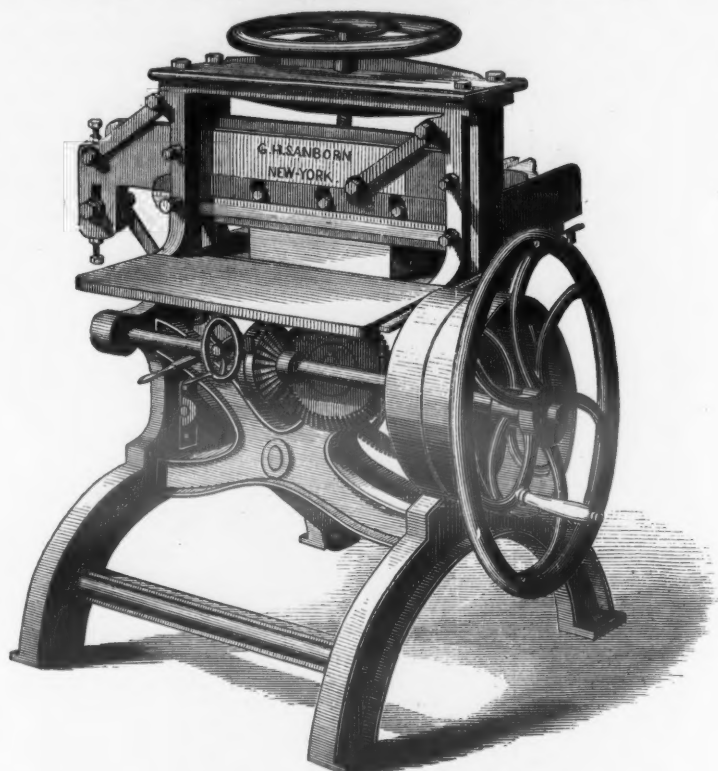
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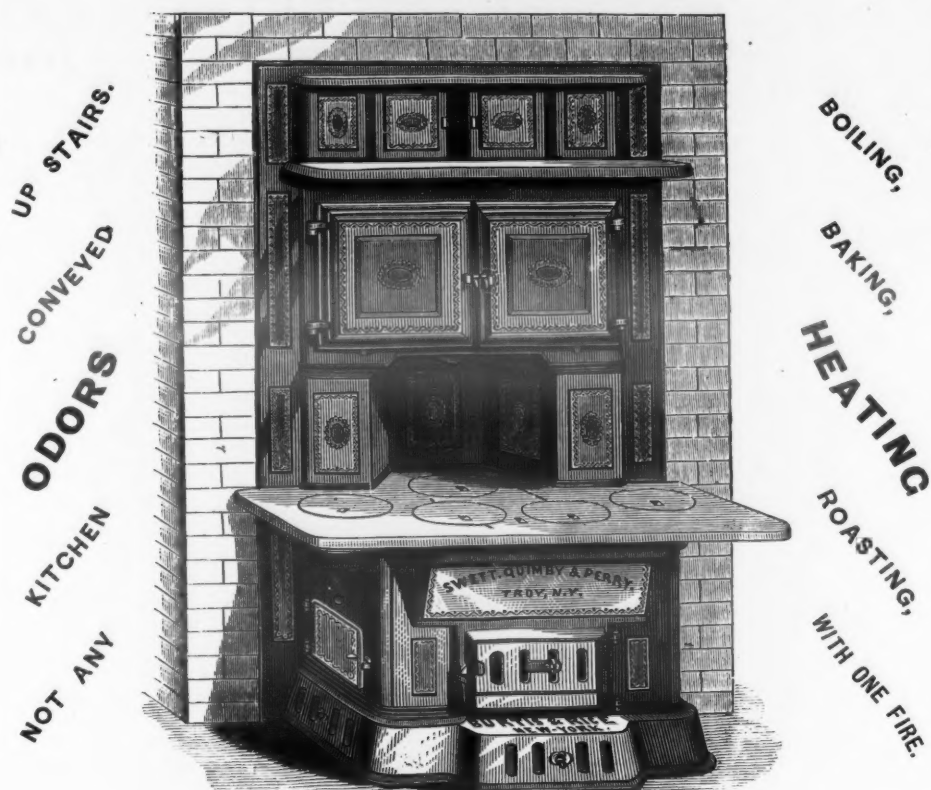
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